

The NATIONAL UNDERWRITER

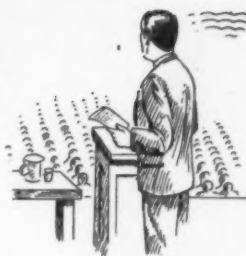
DEFERRED PAYMENT SALES

Special A, H & H forms designed to protect both buyer and seller against default of payment and repossession of merchandise.



ASSOCIATIONS & CLUBS

Broad, liberal A, H & H coverage for local and national organizations, groups, clubs, etc.



*Wanted: risks not insured
by other companies . . .*

... these and other special accident, sickness, hospitalization risks can now be insured in America's No. 1 Accident and Sickness Insurance Company.

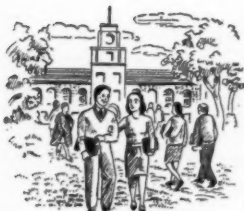
An entirely new division of Continental's ten established accident and health departments, this new division makes possible a service which was formerly available only in the foreign market.

Agents and brokers seeking a new and rich market... are invited to write for details. Address:

LOU MORRELL, Supt.
Special Risks Division

PROFESSIONAL & NON-PROFESSIONAL SPORTS

Special Accident, Health, Hospitalization contracts covering all types of sports.



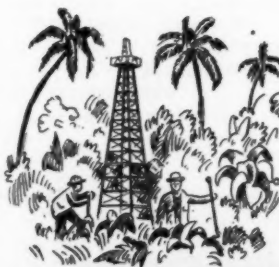
SCHOOLS & STUDENT BODIES

Coverages to protect schools, faculty and students against loss of tuition, medical expense, etc.



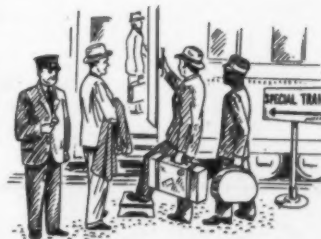
EXTRA HAZARDOUS OCCUPATIONS

Foreign travel, explorations, industrial and business risks which do not fit into conventional classifications.



SHORT TERM COVERAGE

Hand-tailored forms to fit specific needs, covering virtually all risks.



Thursday, October 18, 1945

ILLINOIS AGENTS CONVENTION

**THE PRIDE
OF THE FIRE
DEPARTMENT
IN 1837**



from the Bettmann Archive

Engine number ONE of the Brooklyn Fire Department, in 1837. The proud citizens with it are volunteer firemen.

This masterpiece may have been adequate in 1837, but it would never do today.

So it is with insurance. Only the type and coverage that meet today's unusual conditions will do.

National Fire Group Companies and agents have grown because they have sought, always, to keep in step with the times.

The National Fire Group

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
MECHANICS and TRADERS INSURANCE COMPANY

FRANKLIN NATIONAL INSURANCE COMPANY OF NEW YORK
TRANSCONTINENTAL INSURANCE COMPANY

UNITED NATIONAL INDEMNITY COMPANY

EXECUTIVE AND ADMINISTRATIVE OFFICE, HARTFORD 15, CONN.

WESTERN DEPARTMENT

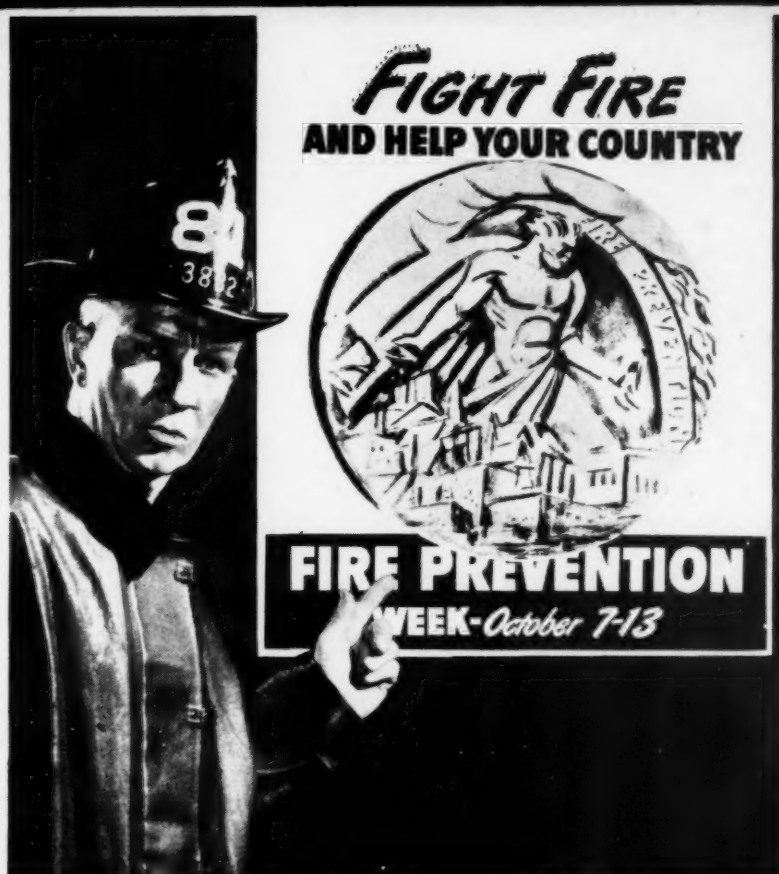
175 W. JACKSON BLVD., CHICAGO 4, ILL.



PACIFIC DEPARTMENT

234 BUSH STREET, SAN FRANCISCO 20, CAL.

MEMBER THE ASSOCIATED AVIATION UNDERWRITERS



**FIGHT FIRE
AND HELP YOUR COUNTRY**

**FIRE PREVENTION
WEEK - October 7-13**

This Fire and loss
Prevention advertise-
ment appears in
national publications
before and during
FIRE PREVENTION WEEK
OCT. 7 - 13

PRACTICE FIRE PREVENTION NOW and Throughout the Year

Of even greater importance to the property owner is *loss prevention*. All fires are not preventable, but financial loss from fire *is* preventable.

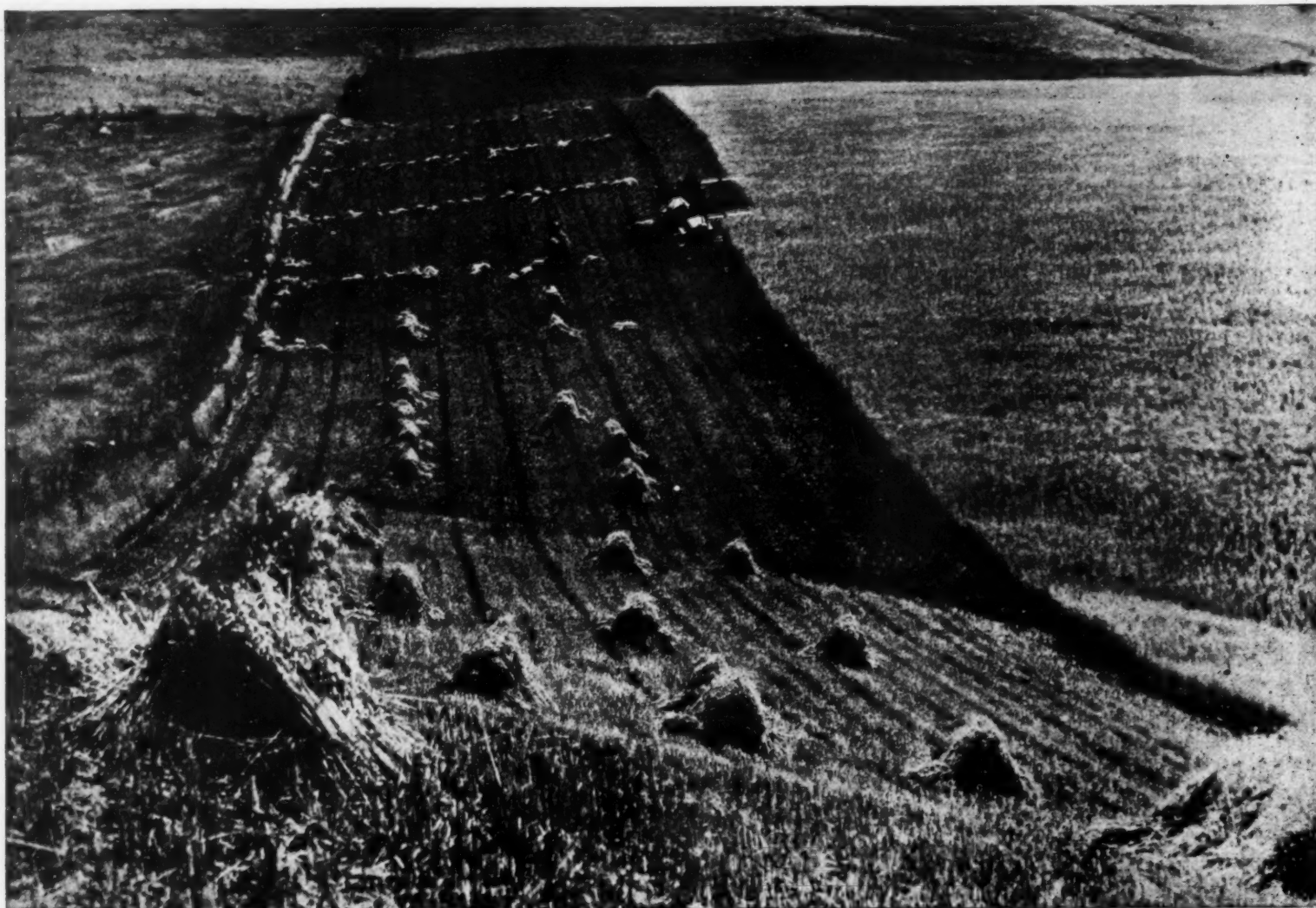
It is accomplished by going to your insurance man and authorizing him to place adequate fire insurance on your buildings and contents. Be sure he insures you with a strong stock company such as one of the companies of the America Fore Group listed below.

If you do not know the name of an America Fore representative in your town, write us at 80 Maiden Lane, New York 8, N. Y., and we will send it to you.

THE AMERICA FORE INSURANCE AND INDEMNITY GROUP
THE CONTINENTAL INSURANCE CO. • THE FIDELITY-PHENIX FIRE INSURANCE CO.
AMERICAN EAGLE FIRE INSURANCE CO. • NIAGARA FIRE INSURANCE CO.
FIRST AMERICAN FIRE INSURANCE CO. • MARYLAND FIRE INSURANCE CO.

Bernard M. Culver, President

Frank A. Christensen, Vice-President



Harvest Time

There is a time of planting and a time of harvest.

Now, in this autumnal season, we can see about us the full harvest—so important in the winning of victory. These crops, so carefully planted, were harvested only after they had reached their full maturity.

This planting and harvesting process can be, indeed should be, applied to the purchase and holding of Victory Bonds.

Most Americans have invested their funds in U. S. Government Bonds, earmarking that money for a definite future purpose. To cash them prematurely, is to defeat the objectives for which they were purchased.

When these bonds are cashed to make unnecessary purchases of goods under present conditions, the purchaser gets less for his money and dissipates funds intended for specific uses.

Next time you think of cashing in your bonds—think of the day when you will get your money's worth and *more*. Hold them and remember why you bought them.

★ THE HOME ★
Insurance Company
NEW YORK

FIRE • AUTOMOBILE • MARINE INSURANCE

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Gradual Unfolding of Multiple Line Pattern Advocated

BOSTON—Hope was expressed by Donald C. Bowersock in addressing the annual meeting of the Massachusetts Association of Insurance Agents here that the transition to multiple line underwriting can be accomplished in orderly fashion.

The speaker, who is president of Boston and Old Colony, spoke frankly and penetratingly also of the branch office question and the future of the agency system.

The attitude of New York, he said, is retarding progress in the direction of multiple line underwriting, but he voiced the belief that New York cannot long withstand the pressure and will capitulate. When that day comes, "the form under which we presently insure will be changed tremendously, and, finally, it is apparent that from an economic standpoint, not only the agency system but the company organizational structure will undergo a period of economic testing to prove its worth."

The immediate effect of the new multiple line law of Massachusetts would normally be the writing of personal property floaters and full cover automobile by both fire and casualty insurers. However, companies also operating in New York, probably will be unable to do so until the New York law is amended or declared unconstitutional under which New York declines to license a company writing classes elsewhere that are not permitted in New York.

Attitude of Dineen

In fairness to the New York superintendent, according to Mr. Bowersock, Mr. Dineen is being guided by the statutes and possibly by the hesitancy of many company men to enter the multiple line field at this time.

Nevertheless, he asserted, multiple line underwriting is here in part and will expand. Unless this movement is allowed gradually to unfold under the Massachusetts-Pennsylvania type of law, there might be a spread of laws such as that of New Jersey under which agents and companies might find themselves obliged to face underwriting problems in all classes overnight.

"This type of development of the multiple line idea could very well lead to chaos and possibly the destruction of certain companies", he declared.

Mr. Bowersock expressed the belief that the various agents associations will provide leadership in formulating a constructive program.

Companies relying upon the agency system must consider the effect upon it of branch office

(CONTINUED ON LAST PAGE)

North America Cuts Out 2 Units; Raises Capital

An important corporate reorganization is in process of being perfected in the North America group, involving merger of Central of Baltimore and National Security of Omaha into Philadelphia F. & M., an increase in capitalization of the latter company and a \$3 million increase in capitalization of North America itself.

Shortly after news of this program came over the ticker in brokerage offices, the quotations for North America stock went up from four to six points. Theretofore for several weeks the stock had been traded at about an even 100.

Cuts Number of Companies

When this program is completed it will mean a reduction in the number of fire companies in the fleet to three, Alliance being the third.

It is proposed to transfer \$15 million from North American surplus to Philadelphia F. & M., giving the latter \$5 million capital and \$20 million net surplus, compared with \$1 million capital and \$3,220,386 net surplus as of Dec. 31, 1944. With policyholders' surplus of about \$25 million, Philadelphia F. & M. will rank among the 25 leading fire and marine insurers.

North America funds will be increased by \$12 million by sale of 300,000 authorized by unissued shares of \$10 par value at \$40 per share. This will increase capital from \$12 million to \$16 million. Rights to subscribe at \$40 per share will be offered stockholders on the basis of one share for each four shares held.

Central of Baltimore at Dec. 31, 1944, had assets \$4,650,506, \$1 million capital and \$1,840,736 net surplus. National Security had assets \$3,252,254, capital \$1 million and net surplus \$1,283,840.

Interlocking Direct Rates

Since the S.E.U.A. decision the possibility has been discussed of a trend towards reducing the number of fire company units in group operations. Now that insurance has become subject to the Clayton act after Jan. 1, 1948, the question arises as to the legality of interlocking directorates. This may not actually be a serious threat, but the possibility did prompt management to self-examination and to consider the logic or lack of it in group operations. Field managements themselves for years have lamented the extra cost involved in maintaining the corporate identity of a number of companies, the burden of extra detail and the fact that compartmenting of assets, at least on paper, dilutes the financial

Message to Readers

Continuance of the commercial printing strike in Chicago caused a delay in publishing this edition of the National Underwriter and necessitated the use of alternate processes. This is a jury edition and we ask the readers to make proper allowances, not only on the score of appearance but in the matter of editorial treatment. We are badly disorganized in all phases of our operations and it has been necessary to take numerous short cuts in order to complete this edition at all.

picture of the institution as a whole. Executives have desired to put all of their eggs in one or two baskets, get the full advertising and prestige value for the parent institution, escape printing costs of maintaining supplies for each unit in the fleet, escape tax and licensing details in each state, avoid going through the motions of holding directors meetings and complying with all the other corporate necessities.

There was, however, a natural inertia that prevented management from taking a radical step of this nature, coupled with the fact that hundreds of issues of an agency nature would be created due to agency limitation rules in many towns and to liaisons of various kinds.

Others Expected to Act

Overcoming this inertia and reluctance to agitate the waters was the spirit of self-analysis and willingness to make changes that were engendered by the S.E.U.A. decision. There have been reports that other important groups are contemplating similar action and that agency plants are being quietly readjusted prior to the announcement. Agents of subsidiary companies destined to be extinguished are given representation of a company continuing in existence or of an underwriter's agency.

One reason for maintaining companies is to preserve local following and good will of institutions domiciled in various parts of the country that at one time stood on their own feet and had a place in the community. A large number of such companies have been under the wing of group management for so long the local appeal no longer is an important consideration.

The wave of consolidation in the depression was due mainly to financial expediency and did not carry far enough to bring about a fundamental change.

INSTITUTE MEETING

The annual meeting of the Insurance Institute of America is scheduled for Oct. 23 at a luncheon at the Drug & Chemical Club, New York.

Ill. Governor Is N. A. I. A. Banquet Speaker Oct. 23

Governor Dwight Green of Illinois will be the principal speaker at the banquet of the National Association of Insurance Agents at the Edgewater Beach Hotel, Oct. 23.

Plans are almost completed for a group session the afternoon of Oct. 22 on "Bringing You Up to Date in Agency Management." The blueprint for this session has been drawn up in collaboration with Oscar Beling, superintendent agency systems department of Royal-Liverpool.

Five panel topics have been selected for development and each topic will be handled by a local agent as discussion leader. A local agent also will serve as coordinator for the entire group session, James C. Dunlap, Atlanta, president Georgia association. "Sales Records" will be handled by Ernest F. Young, Charlotte, president North Carolina Association; "Office Accounting Systems" by J.P. Van Vechten, Akron, state national director Ohio association, and "Collections" by H. Herbert Corson, Nashville, state national director of Tennessee. Other topics are employment and training of new agency employes and office procedure.

Oct. 21, afternoon, the mid-west, eastern and southeast territorial conferences are scheduled to convene. The far west group will hold a breakfast conference Monday morning. George W. Carters, Detroit, will be in charge of the midwest, C. I. Fisher, Providence, east, and V. R. Lee, Chehalis, Wash., state national director, far west.

Jackson Heads Mo. Department

JEFFERSON CITY, MO.—Owen G. Jackson, St. Louis attorney, has been named superintendent of insurance to succeed Edward L. Scheufler. Mr. Jackson is 60 years old and has been in private law practice for 30 years. He served in the claim adjusting department of Ocean Accident and Fidelity & Deposit in his early years. He also served for a time as financial agent in St. Louis for the Missouri department under R. R. O'Malley.

POSTPONE ZONE 4 MEETING

The zone 4 meeting of the National Association of Insurance Commissioners which had been scheduled for Pierre, S.D., Nov. 1-2 has been postponed. This gathering may take place during the December meeting of the N. A. I. C. at Grand Rapids.

Supreme Court to Hear Cal. Case on Commerce Issue

WASHINGTON--Having "noted jurisdiction", the U. S. Supreme Court will hear the appeal of F. O. Robertson, California insurance agent, against the people of California involving the California surplus line law.

Robertson charges the California law violates the commerce clause and the 14th amendment to the Constitution. In a statement as to jurisdiction of the Supreme Court, that body has been told grounds exist for appeal because insurance when transacted across state lines is interstate commerce. The California code forbids Robertson from assisting in such a transaction unless the insurer is admitted to write business in California. The California law requires state consent before anyone can assist an insurer to complete an interstate transaction within California. The insured, one O'Lein, had trouble on account of age in obtaining coverage. He heard about the insurer over the radio, saw its literature, communicated with it in Arizona, and filed application through Robertson, which was forwarded direct to insurer.

The point is made that the insured had been prohibited by California law from obtaining such insurance because the law under which Robertson was convicted prohibits a foreign insurer or any person in California from assisting in such an interstate transaction, except in the case of a surplus line broker. The latter must be licensed, pay a discriminatory 3% tax, must not write business in a non-admitted insurer, unless there is no admitted insurer in which the risk can be written, or must not write it for a less premium than it would be written by any California-admitted company.

Appellant does not contend the state cannot regulate insurance, but agrees that decisions in a limited number of cases hold that, where regulation is purely local in its application, the states may regulate. However, it is contended, the California law which prohibits Robertson from assisting a non-admitted insurer in transacting business with a California resident, coupled with the requirements for such admission, reaches out across the state lines and regulates the insurer in the state of its organization and in every state in which it transacts business.

The conditions under which appellant could complete an interstate commerce transaction for the company he represented are that it conform its corporate structure in the state of its existence and its entire method of doing business in every state in which it transacts business to the regulatory provisions of the state of California. Such requirement is in conflict with the U. S. Constitution and within the jurisdiction of the Supreme Court.

Ohio Election by Mail Announced

Leeds Bronson, Hamilton, was elected president of the Ohio Association of Insurance Agents,



Leeds Bronson



Gustav May

succeeding Harry T. Minister of Columbus, in a mail vote announced Oct 17 at a conference of association officials and representat-



T. M. Gray



H. T. Minister

ives of local boards at Granville. Gustav May, Cincinnati, was elected vice-president. T. M. Gray is secretary. Three trustees nominated at district meetings were formally elected: C. E. Nodder, Portsmouth; Milton R. Bennett, Sidney, and Leland T. Powell, Mansfield.

Put Ceiling on Insurers' Victory Loan Subscription

WASHINGTON--Insurance companies "will be permitted to subscribe to the marketable securities" in the Victory Loan drive, Secretary of the Treasury Vinson stated, "in aggregate amounts not in excess of an amount equal to 15% of the total amount of U. S. government securities held by the subscribing company Dec. 31, 1944, or 6% of its assets of that date, whichever figure is larger."

Limitations, including deferred payment subscriptions, were decided upon after consultation with insurance company representatives. The Treasury requested insurers and savings institutions not to sell securities heretofore acquired in order to obtain funds to subscribe for securities offered in the Victory Loan drive, except for normal portfolio adjustments.

The Treasury suggested that each company planning to subscribe to the loan notify the federal reserve bank of its district, before entering subscriptions, with figures applicable to it under its formula, in order to facilitate the handling of their subscriptions.

Wave Damage Cover Offered by United Mutual Fire

BOSTON--United Mutual Fire of the Liberty Mutual group is offering wave damage insurance under the extended coverage endorsement. The additional coverages are waves from or overflow of tidal water and rain when caused by hurricane.

The base rate for the new coverage is \$2.25, with a credit of \$1 if the property does not extend over mean low tide. There is an additional credit of 25 cents if the property has no basement. The risk is further subject to a "judgment credit" of up to 50 cents, to be determined after inspection by an underwriting committee, so rates may run anywhere from \$2.25 to 50 cents.

The insuring clause of United's endorsement superimposes the new coverage on the old extended coverage perils, reading "windstorm, hurricane, tornado, waves from or overflow of tidal water, hail, explosion, riot, riot attending a strike, civil commotion, aircraft, smoke and vehicles, and when caused directly by hurricane for direct loss caused by rain; and this policy is further extended to include direct loss caused by rain if wind or hail shall first make an opening in the walls of roof of the described building" the last clause providing coverage shown in the conditions of the usual extended coverage endorsement.

A \$100 deductible applies to windstorm, wave damage and rain driven by hurricane losses, applying separately to each item and also separately to each building, to building and contents and to the contents of each building, if any such items are covered blanket under one heading. The endorsement states the application of the deductible negatively, providing that it shall not apply to loss from hail, explosion, riot, aircraft, smoke or vehicles. The deductible does apply to all windstorm losses, even those not involving wave damage, to which the usual extended coverage endorsement does not apply any deductible.

United Mutual apparently used an old edition of the extended coverage endorsement in drawing up its new offering, as several features of the form differ from the latest endorsement in common use. The explosion section does not cover explosion of steamboilers away from the insured's premises, but excludes all steam boiler explosion. The smoke damage section does not cover smoke from cooking apparatus and the aircraft and vehicle damage section still excludes vehicles operated by agents and employees of the insured. The endorsement specifically excludes overflow of non-tidal waters.

Ralph Tanger, western marine manager of Security of New Haven, is in Evanston hospital where he underwent a spinal operation.

Home Has Term Rule Variation in Pennsylvania

Home has brought out an installment plan for writing three-year term insurance that it is putting into use in Pennsylvania. It corresponds to the North America plan except that it is applicable to manufacturing risks and the North America plan is not and the agent receives the entire commission for the three years at the outset whereas North America pays the commission annually as the installments are received. However, Home does not offer the arrangement on the four or five year basis as does North America.

The first year the assured pays the premium that he would pay for a regular one year contract, but in the second and third years he pays 75% of such premium, making his total payments for the three years 256% of an annual premium instead of 250% if he paid the entire premium initially.

Home is arranging to handle the financing through banking channels and the agent is relieved of the responsibility of collecting the second and third installments.

The fact that Home is introducing this program in the Home grounds of North America strongly hints the competitive considerations involved and gives substance to the belief of many insurance men that the term rule is destined for an overhauling.

Executives Body Has 4 New Members

Membership in the Insurance Executives Association has been increased by election of Donald G. Bowersock, president of Boston and Old Colony; Ralph E. Clark, president of Home of Hawaii; John R. Cooney, president of the Loyalty group, and L. J. Tillman, U. S. manager of Century.

H. E. Decker Heads Agency Department of Planet

Howard E. Decker, manager of the agency department of Standard Accident, has been appointed manager of the agency department of the affiliated Planet. This is in addition to his present duties.

Mr. Decker joined Standard Accident in 1925 on graduation from the University of Illinois. He became special agent at Columbus, O., and in 1928 he was made assistant manager at Cleveland. In 1930 he was transferred to the home office and made assistant superintendent of agents. He was made superintendent of agencies in 1942 and when titles were rearranged recently he became manager of the agency department.

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Merchandising, Simpler Words Stressed at I. A. C.

NEW YORK—Comparing merchandising methods in insurance with those used in other businesses suggests some new ideas the insurance industry might use, F. W. Doremus, vice-president of American of Newark, said in discussing "The Function of Advertising in Our Public Relations Program" at the Insurance Advertising Conference meeting here.

"We might first analyze each state, county by county, comparing present premium volume with potential premium available," he said. A review of agencies in these areas classified by type and developing answers to questions dealing with future sales possibilities, underwriting knowledge and agency management ability would be the next step. Supplemental facts on agency sales activity on special lines, rate engineering, use of direct mail, surveys, advertising, window display facilities, etc., would be helpful in charting a course for proper advertising and marketing, he commented.

This would give a composite picture of the agency staff by territories plus a broad picture of the marketing problem. An advertising program could then be carefully planned to match the type of agent. Printed material would talk about protection, he said, not policies or contracts.

More and more insurance companies are turning to the newspaper technique of consumer approach, Arthur Joyce, advertising manager of the North America companies, said in his talk at the I. A. C. meeting. He said \$64 words have no place in insurance advertising where the appeal is to persons accustomed to 50 cent words.

The average man and woman constitute the backbone of the nation's fire insurance business. They help pay the agent's overhead and provide a basic income structure for the companies. He said many home owners don't have a nickel's worth of liability insurance outside of some limited cover on their automobiles, and one reason, Mr. Joyce believes, is that they don't know what it means.

They don't understand such terms as extended coverage, floater, inland marine, bodily injury, comprehensive and property damage liability. The average claim adjuster talks about settlement of claims. The average person does not want his insurance settled, he wants it paid, so why settle claims, why not just pay them?

Someday there may be a policy without technical terms, one that can be explained simply, Mr. Joyce said. There is a definite trend toward simplification in advertising. There is, he added, no better formula for insurance or any kind of advertising than is reflected in the average daily newspaper story, told in short headlines and in simple, easy to read words.

Ontario Agents Elect Duclos

TORONTO—Ralph Duclos of Ottawa was elected president of the Ontario Insurance Agents Association at the 25th annual meeting here. P. R. Halpenny, Ottawa; Keith Staebler, Kitchener; P. E. Coyne, Welland; H. M. Smith, Chatham; A. W. Pickering, Timmins; Joseph McCormick, Port Arthur, and P. R. Hearne, Toronto, were elected vice-presidents.

Retiring President Frank Bliss of Hamilton reported membership increased from 900 to 996 during the year. The qualification plan of the Ontario insurance department for new license applicants, he said, has worked out well.

He said there is an erroneous impression that the agents benefit from company advertising in "The Economist," the association's official organ. All they get is a free subscription, he said. He opposes soliciting companies for advertising in the convention program, the profits from which go to the association. This is, he said, akin to holding a gun to company heads.

The Ontario association generally favors tax equality as between stock and mutual-cooperative companies.

Expansion of the educational work of the Insurance Institute of Toronto was announced by N. J. Ross, president. A Canada-wide plan for the institute is to be developed, rather than affiliation with the institute in the United States.

W. J. Scott, Ontario fire marshal, said there is an unhealthy revival in insurance fires.

The association adopted a resolution opposing deductible clauses in municipal or any other kind of fire policies. This followed a recent proposal by North America.

NEW FORM COMING

The errors and omissions form for use by banks participating in the bank-agent auto plan is expected to be issued shortly by the National Automobile Underwriters Association.

In the meantime some of the companies are making available, on an accommodation basis, a home made form based on that devised for building and loan associations, modified to fit automobiles rather than real property.

BOOTH ASSISTS SHERWOOD

Commercial Union has appointed T. W. Booth to be associated with D. B. Sherwood, general adjuster, in the claim department. Mr. Booth majored in insurance at the commerce school of University of Pennsylvania and graduated from Fordham law school. For several years he has been a special agent of the F. B. I.

George A. Peery, statistician of the Virginia department, who has been in the navy as lieutenant-commander for the duration, has been released and expects to be back on the job within the next few weeks.

R. A. Nelson Back at Atlas Post

Robert A. Nelson returned this week to his old position of assistant western manager of Atlas.

He was discharged from the army after about two years service, at Ft. Sheridan, Ill. Mr. Nelson was attached to the Manhattan engineers district which was the army symbol for the atom bomb project. Although he was in the army he was in civilian clothes and that aroused much curiosity on the part of his friends. As soon as censorship regulations regarding the atom bomb were modified, Mr. Nelson hastened to let it be known that this was the explanation of his seemingly anomalous position.

During Mr. Nelson's absence, Ralph Woltersdorff, who had previously retired from active duty, agreed to return to Atlas and assist Manager Frank L. Ludington. Mr. Woltersdorff now goes into his second retirement. He was given a farewell sendoff at an after-hour office gathering last Friday.



Robert A. Nelson

N. A. I. A. Issues Manual on Bank-Agent Plan

The National Association of Insurance Agent has now distributed its 36-page bank and agent auto plan manual, "Serving the Millions—A Manual on Operations for the Insurance Agent."

It was prepared by the financed accounts committee and is intended to guide and assist agents in organizing and operating a local plan in cooperation with local banks. Typical chapter headings are "Organizing for Local Action," "Putting Plan into Operation," "Competition," and "Leading Policy of Banks."

It is a composite study of all plans and ideas presenting fundamental practices that can be modified or amended to meet local conditions. There is set forth in detail a suggested advertising campaign scheduling the various things that can be done by the agent.

LEDERER NAMED

Jerome Lederer, chief engineer of Aero Insurance Underwriters, has been appointed aeronautical engineering consultant to the aviation section of the New York Board of Trade.

Author of numerous writings on aviation, Mr. Lederer was aeronautical engineer for the U. S. air mail service in 1926. In 1940 he became director of the safety bureau, Civil Aeronautics Board. During the war he served as operations analyst for the army air forces, and was a member of the national advisory committee for aeronautics.

HAYNIE IN FIELD POST

L. H. Haynie has joined Seibels, Bruce & Co., as Georgia special agent succeeding V. H. Nighthower, who is entering the local agency business in Atlanta. Mr. Haynie started with S. E. U. A. and lately has been with the Georgia insurance bureau.

Meltzer New President of Life Members Group

At the annual meeting of the Life Members Society of the Northwest Association in Chicago, P. C. Metzger, London & Lancashire, was elected president. The vice-presidents are C. W. Ohlsen, Sun; John Rygel, Hanover; Guy A. Richards, Chicago broker. Secretary is W. J. Sonnen, Evanston, Ill.; assistant secretary, Roy M. Buckman, Wilmette, Ill., and treasurer, R. F. Woltersdorff, Atlas.

R. L. Rickards, Chicago manager National Automobile Underwriters Association, the president, was in charge.

The Northwest Association also held its election. D. T. Harrigan, St. Paul F. & M., was named president, succeeding R. G. Frazier, Springfield F. & M., who was unable to attend on account of illness. C. J. Lingenfelder, America Fore, is vice-president; C. W. Good, London & Lancashire, secretary; Mr. Ohlsen, treasurer.

The new directors are Mr. Frazier, Mr. Buckman and M. L. Lepitre, Fire Association.

Secretary Sonnen reported there are now 643 life members. When the organization started there were 1,100. Next year will mark the last anniversary year for active members. Of the class of 1927 there are 41 members. It was decided to bring into the membership next year all the eligible survivors.

Simpson New Head of N. D. Men

Claire H. Simpson of Fargo was elected president of the North Dakota Association of Insurance Agents at the annual meeting at Bismarck. J. D. Byrne, Bismarck, is vice-president; G. C. McDonald of Fargo, secretary, and Charles Dawson, Fargo, national director.

The executive committee suggested that hereafter the annual meeting be held at the same time and place as that of the bankers association.

Commissioner Johnson of Minnesota gave the principal address. Attendance totaled 29.

BRAND IS ELECTED

Warde F. Brand of Whittier has been elected president of the Associated Agents' Committee of Southern California. Jack Dempsey, Hollywood, is Vice-president.

Retiring President O. M. Thurber of Van Nuys, Mel Ber-bower, Long Beach and J. B. Henderson, Alhambra, are committeemen-at-large, who, with the president and vice-president, make up the executive board.

Washington Governing Committee

A. W. White, president of the Washington Association of Insurance Agents, has appointed on the governing committee V. R. Lee, Chehalis; J. R. Thomas, Tacoma; F. W. Norgard, Yakima; A. J. Peters, Issaquah; H. H. Martin, Longview, and E. M. Leonard, Spokane.

V. R. Lee, state national director, and J. R. Thomas, secretary-treasurer, will represent Washington at the Chicago meeting of the National Association.

S.E.U.A. Offers Stagger Plan to All Eligible for Term

The so-called staggered or premium adjustment budget plan that was introduced a number of years ago for public buildings, institutions, churches, etc., has now been made available by action of the Southeastern Underwriters Association to all risks that are eligible to purchase term insurance. This move is especially interesting in view of the fact that North America just recently introduced a plan for paying the term premium in annual installments with an extremely small amount added as the equivalent of a financing charge.

The budget plan may be worked out with the use of either three, four or five year policies. It is a means of enabling the assured to get the advantage of the term rate but while paying premiums annually and without any extra cost in the way of short rate penalty or financing charge.

When an insured elects the budget plan on a three year basis, the first year he buys one-third of his cover for one year at one-third of the three year term premium; he buys another third of his insurance for two years at two-thirds of the term premium and he buys another third for a three year term, paying the full term premium. Thus, an assured desiring \$600,000 cover for which the rate is 1% would pay \$1,000 the first year and \$500 annually thereafter.

Under the North America plan this same assured would pay \$600 the first year and 78% of that amount for the two next years or \$468 annually. Then the fourth year his premium would increase again to \$600.

In a three-year period under the S.E.U.A. budget plan, the assured would have paid \$2,000 but at the end of the year would have still in force one-third of his insurance for one year and one-third for two years, which on a pro rata return premium basis is worth \$500. Under the North America plan three years he would have paid \$1,530. However, part of the extra \$30 can be regarded as consideration for unearned premium insurance, as the North America provides automatic reinstatement after a loss without charge for all assured paying the term premium annually.

The staggered premium plan has proved very popular with the institutions that have been eligible to enjoy its benefits and it seems quite likely that it will appeal to many other assured now that the field for its application is made much more extensive. The plan is being brought out at a prosperous time when the higher premium that is required for the first year in order to get the staggered plan started, will not seem formidable to many assured. As a matter of fact, in order to make the first year's premium less burdensome, part of it could very well be financed and the cost spread over a period of a year or more.

With this S.E.U.A. plan coming out at the same time that the North America program is being introduced, it seems to be a pretty safe guess that a transition period is ahead whereunder more and more of the business will be paid for annually. In the long run that should prove to be wholesome for the agents, as it will tend to level out their income rather than having it subject to fluctuation up and down depending upon economic conditions and the tendency either of assured to swing to the term plan or try to economize by paying for their insurance annually and failing to renew for a term.

The action of the S.E.U.A. may be the answer of the organization companies to the North America innovation. Whether it will be introduced in other jurisdictions remains to be seen but most observers believe that it is intended for national application.

In one state, at least, Wisconsin, the staggered plan has not been permitted on the ground that it unfairly discriminates against risks other than schools, public buildings, etc. Such objection would be removed if the staggered plan were made available to all risks eligible for term treatment.

New Statistical Group Members

Several new members have been added by the Insurance Accounting and Statis-

tical Association. They include Automobile Club of Southern California, Lumbermen's Mutual Casualty, American of N. J., Cooperative Insurance Services of St. Paul, Pacific Fire, Royal Indemnity, and American Casualty.

Berkeley Agents Elect Officers

New officers of the Berkeley Association of Insurance Agents are: Alfred C. Alstrand, president; Harold I. Morrison, vice-president; Vivian M. Silva, secretary; Helene Christiansen and Stan Haley, directors.

The association is emphasizing insuring of new cars by advertising the bank-agent auto plan. Arranging regular get-togethers among insurance agents by luncheon meetings is being considered by the luncheon committee.

Canadian Superintendents to Meet

Though travel conditions may restrict attendance figures to a minimum, the annual meeting of the superintendents of insurance of the provinces of Canada will be held in Quebec Nov. 11-15. It is understood that key topics will center around automobile insurance, including proposed highway safety responsibility laws, new methods of setting premium rates and extension of the assigned risk plan.

County Fire Prevention Units

A Scott County Fire Prevention Association has been organized by W. S. Gibbons, St. Paul state agent and contact man for the Kansas Fire Prevention Association. Officers are all agents at Scott City and include Mrs. Bertha M. Crabtree, president; C. E. Norman, vice president; and G. A. Coker, secretary. Last year Mr. Gibbons organized a similar county organization in Goodland for Sherman county, which is still active under the leadership of L. N. Shaw, local agent.

Leaders in the field use the **Policy Analysis Service**. Write the Accident & Health Bulletins, 420 E. 4th St., Cincinnati 2, O.

Installment
SELLING
is
**COMING
BACK**
Mighty
SOON*



Advertisement appearing in April issues of insurance trade papers.

We said it in April—
we say it again

Now's the time to start active
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For any assistance in selling "installment sales" insurance to dealers in home appliances and other articles sold on time-payment plans, call on your KANSAS CITY FIRE AND MARINE Field Man.

*Partial or complete release of government restrictions on time payment selling is expected any time; the restrictions may be modified or removed even by the time you read this ad.



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20 Trinity St.
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Western Department
223 W. Jackson Blvd.
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For Over Fifty Years Good Friends of Local Agents

UP are the costs of steel - concrete - labor ...and they'll stay up!



UP are the replacement costs of your building, too!

TODAY a manufacturing plant costs between 40% and 70% more to replace than it did 10 or 12 years ago. If your business has had to make repairs

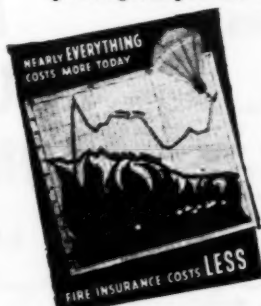
or alterations lately, you don't need to be reminded how high construction prices have sky-rocketed.

Suppose a fire partially destroyed your plant tonight? Naturally, it's insured. But for how much? If your policies haven't been increased during

recent years—if they still merely cover 1935 or 1940 replacement values, you're taking a dangerous risk! If you aren't carrying the required amounts of insurance, your own business *might* have to pay part of the loss itself.

Play safe. Ask your insurance man if your business buildings are carrying insurance that would pay you *in full* for losses—at TODAY'S replacement costs.

Your own Agent or Broker can show you where you stand. Even if you're certain you know the answers, let him check, just to make sure. Because under-insurance is just as deadly a hazard to your pocketbook as fire itself.



Insurance Company of North America, founded 1792, oldest American stock fire and marine insurance company, heads the North America Companies which write practically all types of Fire, Marine, Automobile, Casualty and Accident insurance through your own Agent or Broker. North America Agents are listed in local Classified Telephone Directories.



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THE ALLIANCE INSURANCE COMPANY OF PHILADELPHIA • NATIONAL SECURITY INSURANCE COMPANY • PHILADELPHIA FIRE AND MARINE INSURANCE COMPANY

Polley Named N. A. U. A. Chairman

The directors of National Automobile Underwriters Association at its first fall meeting elected Arthur L. Polley, vice-president of Hartford Fire as chairman and John P. Gilliams, president of Camden Fire, as vice chairman.

The following advisory committee was named: Milton Kennedy, assistant manager of Hartford Fire in San Francisco; E. R. Voorhis, executive regional manager of Royal, New York; R. I. Catlin, vice-president of Automobile; C. W. Ohlsen, manager of Sun, Chicago; John H. Dillard, associate manager of Fireman's Fund, Atlanta; Tudor Jones, secretary of Aetna Fire; Arthur V. Davenport, assistant secretary of North America.

At the membership meeting the next day a new constitution and

by-laws prepared as a result of recent developments in the general insurance industry, was adopted.

JOHNSON RETURNING

E. Dana Johnson & Co., Jacksonville, Fla. general agency, announces that the president, Lt. E. Dana Johnson of the U. S. N. R., is now on terminal leave and will be officially released from service Oct. 28. He will then resume his duties as marine specialist in the five southeastern states in which the general agency operates.

The agency has three men in the army: Sgt. James L. Craydon Jr., Sgt. M. M. Torres Jr. and Lt. Forrest L. Rauscher.

The agency is planning to open a service office in Lexington, N. C.

Albert Klemp, 41, with the George Graff agency at Clintonville, Wis., for 16 years, died at a New London, Wis., hospital.

Searle Returns to Kan. Field for Crum & Forster

Col. Howard S. Searle is returning to the Kansas field for Crum & Forster after five years in service. Throughout the European campaign he was deputy chief of staff of the seventh corps. On V-J Day, he was en-



HOWARD S. SEARLE

route to a Pacific assignment. Col. Searle was in the European theatre through the planning and invasion and for five major campaigns. He wears the invasion arrowhead, the combat stars for Normandy, northern France, Ardennes, Rhineland and central Germany campaigns. His awards include the Legion of Merit, Bronze Star medal, Legion of Honor (French) and Croix de Guerre with palm. The latter two were awarded for the part Searle played in the liberation of Europe.

He is reopening his office at Topeka in the New England building and will operate from there. At the present time he is visiting the western department, to get up to date on the business changes.

Several Large Losses in Midwest Area

Fire destroyed Clark's lunchroom at South Bend, Ind., with an insured loss of more than \$100,000. There was \$64,500 insurance on contents and more than \$90,000 of use and occupancy, estimated 75%.

At Wadena, Minn., the McLaughlin & Diamond Huller Co. contents, insured for \$39,000, were destroyed by fire. The same fire destroyed the Donovan Manufacturing Co. contents for an insured loss of \$36,500. Ma Wollenberg and others suffered substantial losses.

At St. Paul the National Lumber Co. was burned out with an insured loss of \$55,000.

At Battle Creek, Mich., a fire in the Winslow business block caused a loss of \$20,000 at the shop of Beverly, Inc.; a \$10,000 millinery shop loss, and several other losses totaling \$20,000. Kreng's was badly damaged but the store is self insured.

Chambers President of National F. & M.

H. R. Chambers, president of Chambers Company, Inc., insurance brokerage firm, has been elected president of National F. & M. and Hamilton Fire, succeeding the late E. C. Jameson.

H. P. Healey, formerly executive secretary, becomes vice-president. J. L. Hahn continues as secretary and H. C. Kratzberg is assistant secretary of National F. & M. In Hamilton Fire Mr. Hahn is vice-president, Mr. Healey secretary, and R. B. Anderson assistant secretary.

North America Gets "Oscar"

The "Oscar of Industry" of the "Financial World," a bronze award for the best report to stockholders, was presented to North America Oct. 2 at a dinner in New York. Senator Robert A. Taft made the presentation.

The 1944 North America report to stockholders was voted best in the insurance industry.

80th ANNIVERSARY YEAR

Before the Typewriter Was Invented



Typewriter Patented 1868

It's been eighty years since Millers National Insurance Company was chartered to transact the business of fire insurance. That charter was granted in 1865, three years before a momentous event in the history of business efficiency . . . the patenting of the typewriter by C. L. Sholes and C. Glidden.

SERVICE

Equipped for effective service, these companies maintain an Inland Marine department geared to the progressive agents' production requirements. Large and small lines are handled with equal facility, and back of each contract is one of our seasoned companies, known in the business for financial sturdiness.

In those pen-and-ink days, the founders of Millers National patterned a policy of sound business judgment and security for the policyholder that still is the basis for all this institution's operations. The successive steps in developing the typewriter to its modern effectiveness were matched through the years by successive steps in the sound, steady growth of Millers National.

Experience gained in eighty changing years — through conflagration and disaster, good times and bad—is background for the stability of Millers National as this institution enters its second eighty years of continuing progressiveness and growth. Illinois Fire Insurance Company, founded 69 years ago, has likewise woven experience, financial stability, and business integrity into a pattern of service to the policyholder.

MILLERS NATIONAL INSURANCE CO. ILLINOIS FIRE INSURANCE CO.

HOME OFFICE: 117 W. JACKSON BLDG. CHICAGO

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A GOOD COMPANY—



THE CHARTER OAK FIRE INSURANCE COMPANY

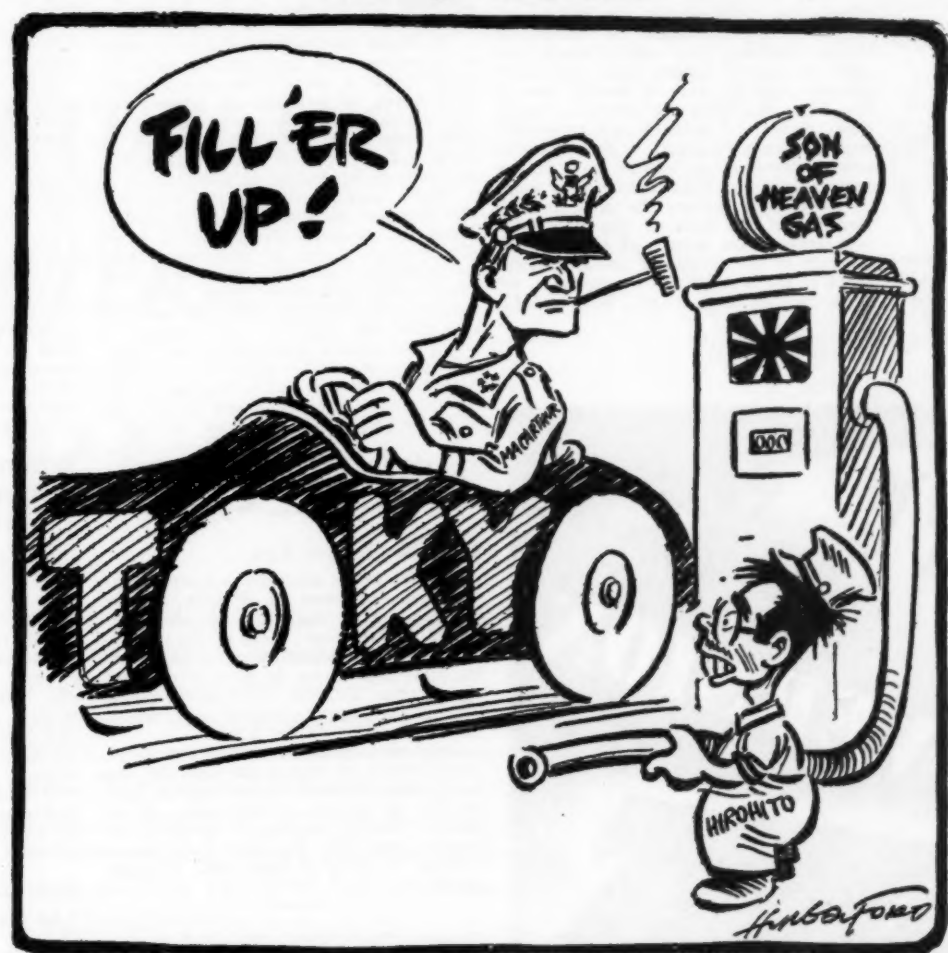
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INSURANCE

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| Firemen's Insurance Company of Newark, N. J.
<small>Organized 1855</small> | Milwaukee Mechanics' Insurance Company
<small>Organized 1833</small> |
| The Girard Fire & Marine Insurance Company
<small>Organized 1853</small> | Royal Plate Glass & General Ins. Co. of Canada
<small>Organized 1906</small> |
| National-Ben Franklin Fire Insurance Company
<small>Organized 1866</small> | The Metropolitan Casualty Insurance Co. of N.Y.
<small>Organized 1874</small> |
| The Concordia Fire Insurance Co. of Milwaukee
<small>Organized 1870</small> | Commercial Casualty Insurance Company
<small>Organized 1909</small> |

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465 Bay St., Toronto, Ontario
404 West Hastings St., Vancouver, B. C. | Southwestern Dept.
912 Commerce St.
Dallas 2, Texas | Pacific Department
220 Bush St.
San Francisco 4, Calif. |
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BUY MORE BONDS - - AND KEEP THEM

Saskatchewan Government May Exert Pressure to Get Public Insurance

TORONTO—It is being proposed that all public institutions must turn over all fire insurance business to the government office if they are receiving government grants of any description, according to a statement credited to M. F. Allore manager of the Saskatchewan government's insurance office.

It is estimated that an enforcement of the ruling might swing fire contracts by the hundreds over to the government office. Although the Saskatchewan government may be exceeding its authority in making such a demand, considerable time would be required to determine this and in the meantime a considerable amount of revenue and business would be lost by the regular companies.

Mr. Allore, it is reported, has assured treasurers of these institutions that they may count on premium rates not exceeding company rates; and may even expect quotations considerably lower than those they have been paying.

Confers on Royal Oak Line

ROYAL OAK, MICH.—Mayor Maudlin has appointed a special committee to meet with the Southern Oakland County

Association of Insurance Agents to work out an over-all plan for adequately covering the city's insurable property. The city commission held over until next week award of insurance on city motor vehicles. As the coverage expired, Sept. 30 under the contract in force, Robert Grow, representing the Freese agency, which has had the business for five years, agreed to keep it in force by binder pending the formal award.

Added Coverages on Policy Expiration

At times a producer may question just how far he should go in renewing expirations and adding additional coverage without first getting the consent of the assured. For instance, take the medical reimbursement endorsement on automobile liability policies. Most agents would consider it essential. Many may take it for granted that the assured should have it and thus add it to the renewal. Sometimes there is a backfire and some consequent embarrassment. The question arises, therefore, as to just how far an agent should go. That depends very much on the relation between the agent and the assured. If the assured has unbounded confidence in the agent and feels that he can rely on his advice and knows that the agent is not attempting to gouge him, the agent can do much. THE NATIONAL

UNDERWRITER put the question as to how far an agent should go in this particular to a very successful agent. He says:

"I doubt if there is any single answer to the question you raise—about addition of extra coverages without notice to the assured. The answer would depend entirely upon the relationship between the customer and the insurance man.

Make Surveys Simple, Van Wagenen Advises

MINNEAPOLIS — Reconversion means new insurance surveys and George D. Van Wagenen, general agent, believes they should be as simple as possible. In a letter to his agents he says:

"Without discounting the true value of extensive and technical surveys for large risks, I know that many times long hours of preparation on surveys for average-sized risks have been in vain and John Q. Public glances at them, grunts and files them away in No. 13 never to be looked at again.

"Many agents overlook the fact that the average assured does not understand our insurance terms and it is all pretty much Greek to him unless you sit down and explain in his own language that which you took hours to prepare in your own. Why not save all that time and improve your chances of a sale by making your survey in a simple, understandable manner to start with and, in brief, and to the point, the chances are that he would even read it all by himself."

Mr. Van Wagenen has prepared his own idea of a small, compact survey booklet for his agents.

\$125,000 Hangar Fire

The fire in the municipal airport hangar five miles southeast of Wichita recently destroyed 40 airplanes, 16 of which belonged to the army. Most of the remaining 24 civilian planes were insured, and the total loss to the insurers is expected to run about \$125,000. Some of the planes were of the larger, expensive type, one of them being insured for \$10,000.

Only one airplane was saved due to the rapid spread of flames through the one story, unsprinklered structure built in 1929, due to the exploding fuel tanks of the planes. The fire apparently started in an airplane, and after the doors were opened in order to bring in hose lines, it spread swiftly.

Tanner Utah-Idaho Special Agent

Wallace B. Tanner has been appointed special agent for Utah and southern Idaho for the St. Paul group, Salt Lake City. He succeeds Earl Jones, who resigned recently to enter the local agency business with William J. Blackburn, Ogden, Utah. The new firm will be Blackburn-Jones agency.

Allen to Lantin Co.

SAN FRANCISCO—Paul A. Allen, for 14 years manager of the insurance department of the Anglo-California National Bank and for several years also assistant vice-president, has resigned to return to the insurance business as manager and director of a newly established

office of the Herbert L. Lantin Co. of Los Angeles in San Francisco.

Mr. Allen started with Continental as clerk in 1920. Subsequently he was assistant manager of the H. M. Newhall general agency and later with Security of New Haven as city manager.

Kaiser-Frazer Has No Finance-Insurance Tieup

NEW YORK—The Kaiser-Frazer Corp. which is about to enter the market with a radically different type of automobile, will have no connection with any finance companies nor any tie-up with any insurance group, it was brought out at a press conference here by Joseph W. Frazer, chairman and president of Graham-Paige Motors Corp. and partner with Henry J. Kaiser in the new automobile company.

Mr. Frazer said that applications for dealerships had been received from 7,000 dealers. The company will market two automobiles, on which Mr. Frazer said would be aimed at being the cheapest and most efficient automobile possible. The other, in the medium price class, will retail below \$1,200. He said a definite announcement about it would be forthcoming before Christmas.

Absence of any finance company or insurance tie-up would provide an exceptionally favorable opening for the bank and agent auto plan that is being promoted by American Bankers Association and National Association of Insurance Agents.

Sorensen Planet's Senior Underwriter on Coast

Stanley E. L. Sorensen has been appointed senior underwriter at San Francisco for Planet Insurance.

Mr. Sorensen has been with Reinsurance Underwriters. He joined North British & Mercantile in 1934 and in 1936 transferred to Pacific National Fire as claims examiner. In 1941 he transferred to Premier, auto insurance affiliate of Pacific National. He returned to fire underwriting in 1942 with National Fire of Hartford, where he did the underwriting for Canada, Alaska, Hawaii and all the western states outside of California. In 1943 he joined Swett & Crawford general agents as southern California underwriter. He has been with Reinsurance Underwriters since 1943.

Start Little Rock N.A.I.A. Course

LITTLE ROCK—The Little Rock N.A.I.A. study-group sponsored by the Little Rock Exchange and Little Rock Association of Insurance Women began the course on fire insurance and allied lines with R. C. Bird of the Bird, Lange & Maris general agency, Little Rock, as discussion leader. Other instructors are Walter Plangman, special agent, American, who will discuss reporting forms; L. V. Martin, L. V. Martin & Co., consequential coverages, and Chester Lowe, Arkansas Fire Prevention Bureau, bureau rules and regulations. More than 30 people enrolled at the first session.

Lt. (j.g.) R. G. Scobie, who in civilian life is special agent in Wisconsin for Atlas, is now serving as port director at Ominata, Japan, which is about 300 miles north of Tokyo.



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will lighten your burden of Figure Work with **accurate answers**, quickly and easily produced. Telephone or write your local Friden Representative and learn how anyone, with less than fifteen minutes instruction, can be taught to produce usable figures on your own problems. **NOW available**, modernize with Fully Automatic FRIDENS.

Friden Mechanical and Instructional Service is available in approximately 250 Company Controlled Sales Agencies throughout the United States and Canada.

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151ST ANNIVERSARY

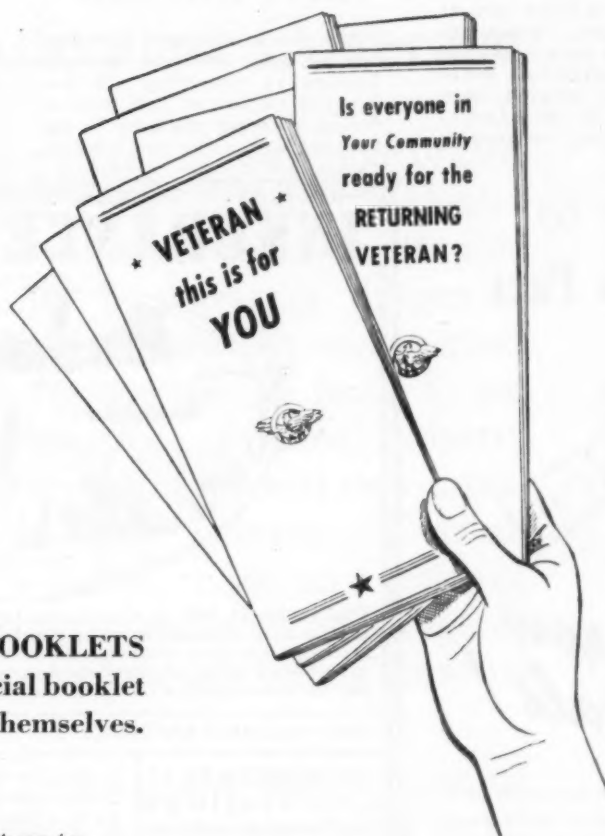
1945

INSURANCE COMPANY
STATE OF PENNSYLVANIA

308 WALNUT STREET, PHILADELPHIA 6, PA.

*Is your community
100% ready for its
RETURNING
VETERANS?*

FREE 8 TIMELY BOOKLETS
including special booklet
for veterans themselves.



What is happening to war veterans when they return to your community? Are they receiving the prompt, intelligent aid to which they are entitled?

Insurance men — who have long played a leading part in civic affairs — are keenly alive to the importance of this question. They fully realize that future good citizenship and future community growth depend largely on seeing that the returning service men and women once again become gainfully employed, content in their communities and their homes.

Because of the nation-wide interest in the "Connecticut Plan," the Aetna Insurance Group is offering — as a public service — the 8 booklets listed below. Each booklet tells a factual story of how other communities and business men are helping veterans fit themselves back into civilian life. The booklets are published and distributed by the Aetna in continuation of its 126-year policy of bringing greater security to America. Everyone will find a wealth of practical ideas in these booklets.

Aetna Insurance Group

Hartford, Connecticut

• W. ROSS McCAIN, President

AETNA INSURANCE CO. • THE WORLD FIRE & MARINE INSURANCE CO.
THE CENTURY INDEMNITY CO. • STANDARD SURETY & CASUALTY CO. OF N. Y.
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To obtain one or more booklets,
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and mail coupon below.

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Please send — without charge or obligation — the
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- ☐ **Veteran . . . This is for you**
Every veteran and his family needs a copy.
- ☐ **Is everyone in your community ready for the returning veteran?**
How an industrial city of 40,000 has prepared.
- ☐ **A big city has a working plan for its veterans.**
- ☐ **This small industrial town will see that no veteran is overlooked.**
- ☐ **This rural community is not worried about its 170 veterans.**
- ☐ **How industry has prepared for its returning service men.**
- ☐ **This business is ready for its veterans.**
- ☐ **The Connecticut Plan for Community Aid to Veterans.**

Name.....

Street.....

City..... State.....

MILWAUKEE BOARDELECTS

MILWAUKEE--T. Z. Clayton of George H. Russell Co. was re-elected president of the Milwaukee Board for a third term at the annual meeting. Other officers reelected were Frederick Kasten, Blatz-Kasten Co., vice-president; J. G. Grundle, secretary, and G. Y. Wilkinson, Myers & Wilkinson, treasurer.

How to Plant a Fact



*and grow
a sale!*

Facts can frequently be used to grow a good crop of customers—particularly when "planted" in a carefully cultivated prospect list.

All it takes is a letter or postcard, carrying a brief, simple message like this

Do you know that through the efforts of the National Board of Fire Underwriters—a public service organization maintained by leading capital stock fire insurance companies—national fire waste has been reduced so extensively the average cost of fire insurance has come down more than 40% since World War I!

With property replacement costs rising steadily and with property insurance now more economical to own than ever before, wouldn't it be a smart idea to protect yourself against possible loss by calling us for a complete coverage check-up?

Try sowing such a thought among your prospects and see if it doesn't bear fruit.

FIRE ASSOCIATION GROUP, 401 Walnut Street, Philadelphia 6, Pa. Branches in Atlanta, Chicago, Dallas, New York, San Francisco, Toronto.

MONTH AFTER MONTH

National advertising of Fire Association Group suggests regular review of property insurance. This ad appears in UNITED STATES NEWS—October.

New directors named are Val Gottschalk; Louis C. Hilgemann, Leedom, O'Connor & Noyes, and John Loos.

Edward F. Rivinus, 35 years a partner of Hutchinson, Rivinus & Co., retiring in 1940, died in Philadelphia.

AGAIN SPECIAL AGENT

F. S. Mostero has been appointed special agent of Great American Indemnity covering the San Joaquin valley of California. Before entering the army he was special agent for the company in the north coast counties.

Albert R. Stephan, 76, in insurance work in Buffalo more than 50 years as a member of the firm of Scherm & Stephan, died at Pleasant Ridge, Mich., where he was visiting.

INSURANCE CALENDAR



On October 14, 1943, the Allies, in a spectacular bombing raid on the ball-bearing plants in Schweinfurt, Germany, dealt a crippling blow to the Nazi war machine. Equally effective have been the unremitting efforts of insurance com-

panies like the Fire Association Group to reduce fire hazards throughout the United States. This has resulted in Property Insurance rates being lowered until today they are 40 per cent less than in 1914.

1945—OCTOBER hath 31 days

"Is that train trip necessary?"

ASTRONOMICAL CALCULATIONS

EASTERN STANDARD TIME

OCT.	Latitude +30°	Latitude +35°
1	5:53	5:46
6	5:56	5:40
11	5:59	5:34
16	6:02	5:29
21	6:06	5:24
26	6:09	5:19
31	6:13	5:15

OCT.	Latitude +40°	Latitude +45°
1	5:56	5:43
6	6:00	5:35
11	6:06	5:27
16	6:11	5:20
21	6:16	5:13
26	6:22	5:06
31	6:28	4:59

OCT.	Latitude +30°	Latitude +40°
1	1:33	3:33
3	3:28	4:46
5	5:17	5:47
7	7:02	6:47
9	8:49	7:52
11	10:37	9:11
13	12:25	10:50
15	2:03	2:29
17	3:29	3:44
19	4:48	4:03
21	6:07	6:22
23	7:38	8:43
25	9:27	10:57
27	11:26	12:49
29	12:23	2:13
31	2:18	3:20

To obtain local times of sunrise and sunset: for longitudes other than the standard time meridians (i.e., 75°, 90°, 105°, and 120°), for Eastern, Central, Mountain, and Pacific Standard Time, decrease the time four minutes for each degree east of the standard meridian, or increase the time four minutes for each degree west of the standard meridian.

- 1—M.—1890, McKinley tariff bill became law.
- 2—Tu.—1889, 1st Pan-American Congress opened.
- 3—W.—1656, Miles Standish, colonist, died.
- 4—Th.—1777, Battle of Germantown, Pennsylvania.
- 5—Fr.—1905, Wright brothers 1st long distance flight.
- 6—Sa.—New Moon, 12:22 A.M., E. S. T.
- 7—Su.—Is your plant coverage adequate? See your Insurance Broker or Agent today.
- 8—M.—1890, N.Y. Central opens N.Y.C. to Albany Line.
- 9—Tu.—Fire Prevention Day in many States.
- 10—W.—1845, U.S. Naval Academy, Annapolis, opened.
- 11—Th.—1890, D.A.R. founded, Washington, D. C.
- 12—Fr.—COLUMBUS DAY
- 13—Sa.—1943, Italy declared war on Germany.
- 14—Su.—First Quarter, 4:28 A.M., E. S. T.
- 15—M.—1944, Nazis occupied Budapest.
- 16—Tu.—1943, Chicago's first subway opened.
- 17—W.—1918, Motorless Sunday law rescinded.
- 18—Th.—You've never been able to buy Property Insurance at lower rates than now.
- 19—Fr.—1943, Hull-Eden-Molotov met in Moscow.
- 20—Sa.—1926, Cuba hurricane, 600 killed.
- 21—Su.—Full Moon, 12:32 A.M., E. S. T.
- 22—M.—1883, N.Y. Met. Opera House opened.
- 23—Tu.—1845, Sarah Bernhardt, actress, born.
- 24—W.—1931, George Washington Bridge, N.Y. opened.
- 25—Th.—1415, Battle of Agincourt.
- 26—Fr.—1825, Erie Canal opened.
- 27—Sa.—Last Quarter, 5:30 P.M., E. S. T.
- 28—Su.—Fire Association Group enjoys an enviable record for adjusting all claims promptly and fairly.
- 29—M.—1940, 1st Selective Service name drawn.
- 30—Tu.—1768, 1st Methodist Church in U.S. dedicated.
- 31—W.—Hallow'een.

OBSERVATION for October:

Because building costs are today much higher than before the war, property insurance coverage based on pre-war replacement costs is likely to be inadequate.

MORAL for October: When to know is easy, to guess is unwise... phone your Agent or Broker today.

PROPERTY INSURANCE
Fire—Automobile—Marine

FIRE ASSOCIATION GROUP

Fire Association of Philadelphia
The Reliance Insurance Company
PHILADELPHIA



Lumbermen's Insurance Company
Philadelphia National Insurance Company
PENNSYLVANIA

SYMBOL OF SECURITY SINCE 1817

Changes in P. P. F. are Made for East Canada

TORONTO--The Canadian Inland Underwriters Conference has announced the following personal property floater changes for eastern Canada:

Mandatory \$15 deductible applying to all perils, removable on payment of an additional premium.

Limitation of cover to assured, spouse and unmarried children, others to be added by endorsement if desired.

Unscheduled jewelry cover is \$500 in all situations except fire and supplemental perils.

Mandatory survey form for all new business.

Exclusion of sporting equipment.

Other minor changes.

W. A. SMITH TO FLORIDA

William A. Smith has been appointed as special agent by Fireman's Fund in Florida, with headquarters at 404 Franklin street, Tampa.

He joined the company after studying engineering at the Georgia School of Technology. After experience in the underwriting branch, he served in the engineering-service department and later was special agent in Georgia before entering the army as first lieutenant in 1941.

Mr. Smith returned from overseas in July a lieutenant colonel, general staff corps, after performing combat duty with distinction in both the Pacific and European theatres.

ROBERTS APPOINTED

James E. Roberts has been appointed superintendent of the Phoenix-Connecticut group's inland marine department service office for eastern Massachusetts, Rhode Island, Maine, New Hampshire and Vermont. His headquarters after Nov. 1 will be at 40 Broad Street, Boston. For several years he traveled the New England field as an adjuster and later as an inland marine special agent.

The head of the Bradfield & Rhudy general agency at Jacksonville, Fla., has been promoted from major to lieutenant-colonel in the signal corps. Col. Rhudy is stationed at Philadelphia, where he has been since his induction in the army, but is now on a special assignment with the signal corps contract settlement agency headquarters.

In the summary of security transactions and holdings reported to the SEC for the period Aug. 11-Sept. 10, it is reported George W. Davidson, a director, bought 300 shares of Continental, increasing his holdings to 1,576; C. J. Fitzpatrick sold 50 shares of U. S. F. & G., and has 100 shares remaining.

Louis Kaiser, 73, for more than 28 years a local agent in Milwaukee, died at his home from a heart attack.

Use P.P.F. to Sell Adequate Coverage

Due to current high replacement costs considerable under-insurance to value exists. Since Personal Property Floater requires adequate insurance to value on contents, its sale affords an excellent opportunity to correct a dangerous situation. Thus when an insured realizes the urgent need for increased *contents* insurance, he can also be made to see the need for increased *property* insurance. Personal Property Floater sales therefore will lead to additional and new insurance, and also to increased premium volume. Over-all premiums will not suffer, for a recent check on a series of representative policies showed that in many instances agents substantially increased their income through selling Personal Property Floater.

Further, with today's help shortage the sale of Personal Property Floater in the long run will cut down office detail and also relieve your staff for they have only one policy to write and but one premium to collect.

Why not solicit your clients now before some other agent beats you to it and so definitely close the door to outside competition.

Write our Advertising Department for business-building ideas and sales literature.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY
LIMITED

THE PENNSYLVANIA FIRE INSURANCE COMPANY

THE COMMONWEALTH INSURANCE COMPANY OF NEW YORK

THE MERCANTILE INSURANCE COMPANY OF AMERICA

THE HOMELAND INSURANCE COMPANY OF AMERICA

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NEW YORK

CASTER RETIRES

B. H. Caster, manager of the metropolitan loss department of Commercial Union group, has retired after more than 45 years of service. John H. Shuttleton, who has been in the department since 1936, has been advanced to manager. Frank H. Prigge, who recently joined the department, will assist Mr. Shuttleton in looking after fire, inlandmarine, all risks and automobile claims.

BROSSMAN JOINS A.I.U.

Dean Brossman, who has been with Barrington Associates, a management engineering firm, has joined American International Underwriters as personnel director.

DAUM TO FIRE ASSOCIATION

Richard W. Daum, who has been connected with Northern Assurance since 1942, has joined Fire Association as manager of the brokerage and special risks department at New York. He started in 1924 with Westchester Fire and in 1930 went with Home as special agent in the brokerage department. In 1935 he went into the insurance brokerage field in New York and in 1940 joined Northern as general agent and supervised the brokerage and service departments. Two years later he was made assistant secretary and in addition to handling the metropolitan and brokerage departments, supervised the middle department territory.

FIRE ACCOUNTING COURSE

The course in fire insurance accounting given by the Insurance Society for the last nine years under the auspices of the Insurance Accountants Association will be given this year on Mondays, 5:15 to 6:30 p.m. beginning Oct. 22. There

will be 22 lectures. No previous accounting training is necessary. The tuition fee is \$17.50 payable on registration although installment payments can be arranged where necessary. There is also a registration fee of \$2.50 for the examination given by the Insurance Institute of America. The place where the lectures will be given will be announced later. A. R. Matthews, vice-president of Pacific Fire, is chairman of the committee in charge.

ENGLISH GROUP ARRIVES

A number of prominent insurance executives from England arrived in New York on the Queen Mary. The group included Sir Ronald Garret, deputy chairman of Lloyds; A. S. Rogers, general manager of London & Lancashire; H. S. Milligan, general manager, and Thomas Frazer, deputy general manager of North British & Mercantile. Ivar Sjorgen, president, and Gunnar Kalderen, vice-president of Skandia, arrived in New York by airliner.

J. F. VAN DEUSEN MAKES CHANGE

John F. Van Deusen, who has been Brooklyn manager of Franklin Fire, has joined Manufacturers Fire and Manufacturers Casualty. He is named superintendent in charge of underwriting and production of fire and inland marine business in New York. In his earlier years he was with Jones & Whitlock and Hamilton Fire.

COLORADO CONVENTION UNDER WAY

Denver - The annual convention of the Colorado Association of Insurance Agents gets under way the afternoon of Oct. 18 with a session for the consideration of committee reports.

The next morning an executive session will be held at which new officers and directors will be elected. That afternoon talks will be made by E. H. O'Connor, executive director Insurance Economics Society, and Luke J. Kavanaugh, Colorado commissioner. Friday evening will be the dinner and dance with entertainment and no speakers.

CHICAGO

UNIFORM IS NOT DISTURBED

Uniform Printing & Supply Division was not affected by the strike in the commercial printing establishments in Chicago. Uniform signed the contract that typographical union #16 demanded, with the provision that if the contract that is finally entered into between the union and the industry as a whole is more favorable to the employing printer, the Uniform Printing & Supply Division contract will be amended accordingly.

GEORGE HAAS IN CHICAGO

George E. Haas, who has been connected with the C. R. Black Company, insurance brokerage firm at San Diego, Cal., since he left the Illinois insurance department, where he was head of the casualty division when Ernest Palmer was state insurance director, is visiting his brother and sister in Wilmette, Ill., and calling on his old friends in Chicago. For many years he was western manager of Atlas. Mr. Haas intends to return to San Diego for the winter.

MRS. LINK WITH MEYERS-ENGEL

Mrs. G. M. Link has become associated with the Meyers-Engel agency, Chicago, as underwriter. She replaces S. T. Anderson.

She has been an automobile underwriter with American Casualty for two years. She has been with various agencies in the Insurance Exchange building for 19 years. She will underwrite all lines of insurance with Meyers-Engel.

The Meyers-Engel agency is managed by Ralph Levy.

W. P. BYRNE REJOINS AGENCY

William P. Byrne has been made a partner in the Byrne, Byrne & Hahn agency of Chicago, with which he was associated before entering the army air forces almost three years ago. He has just been discharged after serving as a radar and electronics instructor, his last station being at Madison, Wis. He is a son of the late P. Francis Byrne, one of the founders of the agency, who died in the spring of 1944.

The other partners in the agency are Thomas J. Byrne, George A. Hahn and Thomas J. Byrne, Jr. George A. Hahn, Jr., was recently made an associate partner.

Peterson Heads Auto Theft Unit

A. C. Peterson will become manager of the National Automobile Theft Bureau at Phoenix Nov. 1. He is a veteran of Pacific duty during the war, when he held the rank of lieutenant commander. Before reporting for military service, he was manager for the bureau at Salt Lake City.

Property Facts Are Basic

The starting point for sound solution of problems of Insurance, Income Taxation, Reconversion, Accounting and Finance is an accurate knowledge and record of Property Facts.

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DEPRECIATION STUDIES

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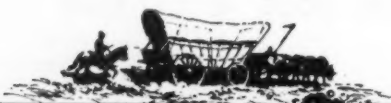
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There's a nationwide building boom already in motion. Ground broken. Foundations laid. New Homes. Watch them begin to spring up everywhere.

The time to get this business is while plans are on paper. So watch newspaper items. Keep in touch with all local contractors and builders.

And use "Springfield Group Service" to help you cultivate current opportunities and bring a real boom in business to your agency.



THE SPRINGFIELD GROUP

W. B. CRUTTENDEN, President

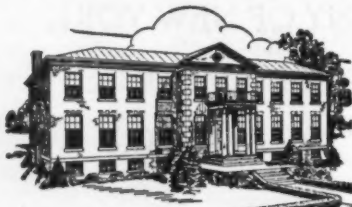
SPRINGFIELD FIRE & MARINE INSURANCE COMPANY	SPRINGFIELD, MASS.
CONSTITUTION DEPARTMENT	SPRINGFIELD, MASS.
SENTINEL FIRE INSURANCE COMPANY	DETROIT, MICH.
MICHIGAN FIRE & MARINE INSURANCE COMPANY	SPRINGFIELD, MASS.
NEW ENGLAND FIRE INSURANCE COMPANY	

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Ariz. Legislature Repeals Rate and Licensing Laws

Action of the Arizona legislature in repealing the fire and casualty rating laws and sections of another law governing licensing and examination of agents probably means that the proposition of repealing these statutes will not appear on the ballot in the general election in 1946. The repealer has been signed by the governor.

American Mutual Alliance took strong exception to the fire insurance rating law and the agents' licensing statute, and put on a campaign to get enough signatures to submit these statutes for referendum. It was successful in that undertaking and hence the laws were held in suspension. American Mutual Alliance did not fight the casualty rating law but the legislature went all the way and repealed that one too. The original measure provided only for repealing the fire insurance act, but it was amended to knock out the casualty law and agents' licensing section.

There were some nice legal points involved in the referendum, the main question being whether, should the electorate vote for repeal, the legislature should be empowered to enact new laws covering the same subject matter or whether thereafter any positive legislation in the area would have to be submitted to the voters at a general election.

The mutual group objected particularly in the licensing statute to the provision for an examining board to consist of local agents and in the fire insurance rating act to the provision that every insurer must belong to a rating organization and that a rating bureau may consist of not less than five companies.

Sprague Completes Army Duty, Returns to Home



Mortimer E. Sprague, vice-president of Home, has been released from active duty with the army and returns to 59 Maiden Lane to handle special duties including research in connection with ad-

ditional lines which Home intends to handle. When he entered military service in 1942 he was in charge of Home's marine department.

Mr. Sprague, in the army, has been executive of the planning division, office of chief of transportation at Washington. He visited the European and Mediterranean theaters during 1944 and accompanied the American representatives to the Malta and Yalta conferences in 1945.

GA. DEPUTY RESIGNS

William R. Mitchell, deputy insurance commissioner of Georgia has resigned to go with the United National Insurance Association of Atlanta as soon as his successor is appointed.

Kan. Bankers Boost Auto Plan

The bank-agent auto plan is to be discussed before a series of group meetings being held by the Kansas Bankers Association at nine different cities Oct. 16-22.

WASHINGTON—Alien Property Custodian Markham submitted to a Senate committee a list of German enterprises "vested" or seized by the custodian in both wars. This shows that Munich Reinsurance was vested 100% in the first war, while Pilot Reinsurance was vested 95% in the second war.

The statement indicated that while the two companies bore different names their owners were the same. The former owners started a new company, Pilot Reinsurance.

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practically every form
of insurance except life*

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COUNTY FIRE

DETROIT FIRE AND MARINE

MASSACHUSETTS FIRE AND MARINE

NORTH CAROLINA HOME

ROCHESTER AMERICAN

ONE LIBERTY STREET

NEW YORK CITY

Aetna Life Group Raises Base Salaries 10%

The Aetna Life companies have now established a 40-hour, five-day week and at the same time base salary rates except for officers have been increased 10%, with the increase not to exceed \$300 for any individual. The new work schedule goes into effect Oct. 29 and the salary increase Nov. 16. About three years ago the group gave a 10% base pay raise.

Samuel A. Mitchell, 71, founder of the Jones & Mitchell Agency, Spokane, Wash., and George Nettleton, 84, one-time Spokane insurance man, died there the same day.

Move to Ban Anti-Trust Taint in San Antonio

SAN ANTONIO—The directors of San Antonio Insurance Exchange have voted to submit and recommend to the membership at a meeting soon to be called amendments to the constitution and by-laws apparently intended to remove the possibility of any anti-trust taint. The proposed changes provide for eliminating the section dealing with interchange of business with non-members, eliminating the mortgage agent rule and the company representation committee.

George W. Hook, 81, veteran agent at Sabetha, Kansas, died there. His son, Hugh L. Hook has taken over the agency.

New Casualty Reciprocal Launched in Seattle

SEATTLE—A new reciprocal has been organized here to write all casualty lines, including automobile. Northwestern Inter-Insurance Exchange Corp. will be attorney-in-fact. The reciprocal will be operated by interests which own Northwestern Life of Seattle, stock carrier writing accident and health coverage, formerly Northwestern Life & Accident.

Austin P. Case, Seattle attorney, is president of Northwestern company, holding company which owns both carriers, and he heads the new project. George MacIntosh of the United Pacific home office is to be vice-president and manager. For 10 years he was assistant secretary and chief statistician of Fireman's Fund in San Francisco. C. A. Andrus is secretary and H. E. Crowe is treasurer.

To qualify the reciprocal, there is being paid into the holding company \$100,000 in additional surplus which will be deposited with the department.

Loux Returns to Old Post with Travelers in St. Paul

Maj. Earl G. Loux has returned to St. Paul casualty manager for Travelers



E. G. Loux

after 39 months army service. Major Loux spent 33 months overseas where he was promoted from first lieutenant to major while serving as a communications staff officer with the 12th air force. He witnessed entire European campaign in Mediterranean theatre from the initial invasion of Africa to the final surrender of German forces in northern Italy. Major Loux has been awarded the bronze star for meritorious achievement in direct support of combat operations in northern Italian campaigns, the European theatre ribbon with eight bronze battle participation stars and the arrowhead award earned in D day assault at Casablanca.

Traffic Deaths in August Up 26%, Council Finds

The traffic death toll for August was 26% bigger than the one for the same month last year, the National Safety Council reports. Thirty-five cities with populations of more than 10,000 the toll jumped up 37%.

The council blames the big increase on more travel, unrestrained victory celebrations in the larger cities, and the fact that all over the country warworn cars were being driven on warworn tires over warworn roads at a speed too fast for safety, and by drivers somewhat warworn themselves.

The toll of lives from the August driving spree was 2,430. This brought the toll for the first eight months to 15,620, which is 4% above 1944.

Harold Knox Leaves Cole, Inc.

Harold Knox has severed his connection with Cole, Inc., Pittsburgh general agents and with Cole-Knox Mortgage Co. He has been director and vice-president of both corporations and has been with them 13 years. He expects to enjoy a few weeks leisure before deciding on his future plans.

A CASE OF GOOD JUDGEMENT

Thinking men are planning for the change from war to peace. Many changes are taking place in the insurance business, and agents need companies which are keeping abreast with these changes.

"St. Paul" field men are well trained to get in and "pitch" wherever and whenever they can be helpful... and it's just a case of good judgment to avail yourself of their experienced, friendly assistance.

An affiliation with the "St. Paul" Group affords much more than prestige... it affords an exceedingly pleasant and profitable business association with Companies that are recognized leaders in streamlined coverages and well known for their financial stability and prompt payment of just claims.

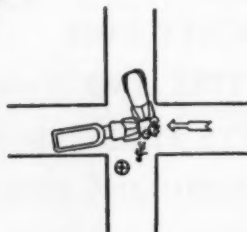


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UNION LEAGUE SPEAKERS

M. A. Linton, president of Provident Mutual Life, who is regarded as the greatest authority on the Social Security act among insurance officials, will speak before the insurance group of the Union League club at a luncheon Oct. 29. He acted as advisor to the House ways and means committee when it was discussing social security legislation. In addition to being a celebrated life insurance president, he is a noted mountain climber. Mr. Linton will discuss the social security act and its possible trends.

On Nov. 20, Roy S. Bass, treasurer of the Staley Manufacturing Company of Decatur, Ill., will give a talk, his subject being "At the Desk of an Insurance Buyer." The Staley company is a large manufacturer of corn and soy bean products. Mr. Bass is a student of insurance. He is a director of the Risk Research Institute and also the Midwest Buyers Association. He will speak frankly to the insurance men, giving some observations from his particular standpoint.

Mrs. Evelyn Stafford, wife of John P. Stafford, retired western manager of Sun, died in a hospital at Orlando, Fla., and funeral services were held at Lake Wales, Fla. The Staffords have been residing at Babson Park, Fla., since Mr. Stafford's retirement. They celebrated their 50th wedding anniversary two years ago. There is a married daughter who resides in California.

James Willson, who operated the Jim Willson agency of Fort Wayne, Ind., died of coronary occlusion. He had been in insurance 15 years, until a year ago as a partner with his father in the Clint & Jim Willson agency there.

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OILY WASTE CANS
The safety container for oily waste, rags and other flammable material.

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For storing and handling explosive or flammable liquids with safety.

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Tenn. Agents Meeting

CHATTANOOGA, TENN. —

The annual meeting of the Tennessee Association of Insurance Agents here was one of the largest gatherings the group has held.

The meeting, which attracted an overflow crowd, featured a varied program, covering almost every phase of current insurance interests. Under the direction of President C. P. Edwards Jr., Kingsport, and Manager R. T. Cavthon, Nashville, the program was built around four sessions, an open meeting Tuesday morning, an executive session that afternoon, at which the new officers were elected, another open session Wednesday morning and a short open meeting that afternoon. A dinner at the Patten hotel Tuesday night drew a large turnout.

After the usual opening ceremonies, E. H. O'Connor, Chicago, executive director Insurance Economics Society, discussed social security plans and their effect on insurance. A popular and forceful speaker, Mr. O'Connor was returning to his old home, where he was connected for several years with Provident Life & Accident. He was followed by R. G. Osgood, Philadelphia, fire secretary North America group, who talked on the problems of agents during the reconversion period.

Berolzheimer Is Heard

Dr. Howard Berolzheimer, economist of the National Tax Equality Association, Chicago, spoke on the tax advantages which cooperatives enjoy. Well known to many insurance men from his former work as professor of insurance at Northwestern University, Dr. Berolzheimer stressed the theme that a profit is a profit, no matter what it may be called and that the present method of levying taxes after dividends are distributed is grossly unfair to stock insurers as it is to any other form of private business facing cooperative competition.

Commissioner McCormack, bringing greetings from the insurance department and from the National Association of Insurance Commissioners, of which he is president, was the final speaker of the morning.

Elmer Salzman, secretary Detroit Association of Insurance Agents, gave a spirited defense of the agency system and agents' associations, and at the same time criticized the insurance business and the associations in particular for failing to tell their story fully to the public. He said that many of the difficult situations in which insurance has found itself could have been avoided if the companies and agents had consulted and listened to each other.

O'Connor conducts Forum

J. C. O'Connor, Chicago, editor "Fire, Casualty & Surety Bulletins" and associate editor THE NATIONAL UNDERWRITER, spoke on the future developments of the business and conducted a forum discussion on current problems. He predicted that the fire and casualty busi-

ness would turn to salesmanship as the life insurance business has done and that the small and medium-sized lines would be increasingly important in the post-war world, since large insureds are sharp buyers and will turn to self-insurance if they feel that either the insurance company or the agent is making much money out of their business. At the same time, the public and supervising authorities are determined to keep

rates down on common lines, such as dwelling fire and automobile insurance, so the future profits in the business will lie in the mass market. He also said that the uncompensated automobile accident victim is a major social problem and, if the insurance business does not meet it by the sale of liability and medical payments insurance, the states will take it over, turning to some form of compensation fund.

B. F. Longinotti, Memphis, vice-president Union Plasters National Bank, was the final Wednesday morning speaker, discussing bank and agent finance plans. At the closing session, O. H. West, manager of the National Association of Insurance Agents Washington office, talked on his work and problems and the meeting closed with a showing of the sound film on the bank-agent finance plan.

INSEPARABLY LINKED with PROPER MAINTENANCE



PROTECTION ENGINEERS know from experience that the reliability of any protection system depends upon its supervision and maintenance. If either of these requirements is neglected there can be no assurance that the system will be in condition to operate when an emergency arises.

A.D.T. Protection Services are inseparably linked with proper maintenance. Behind every A.D.T. installation there is an organization of protection specialists which provides continuous supervision, periodic inspections and systematic tests and unceasingly maintains the protective signaling system in proper operating condition.

In more than 350 cities and towns in the United States where A.D.T. Central Station Protection is available, fire alarm, burglar alarm, watchman supervisory and sprinkler supervisory systems and other A.D.T.-maintained protective installations are connected to A.D.T. Central Stations for continuous supervision and the transmission of alarms to police and fire departments.

Outside of Central Station areas the same systems are installed to give visual or audible alarms on the premises and, if desired, are provided with direct-wire connections to fire fighting and police organizations. In these cases, too, A.D.T. inspects and maintains the protection equipment according to highest standards, thereby establishing maximum dependability.

Write to the nearest A.D.T. office or the A.D.T. Executive Offices, 155 Sixth Avenue, New York 13, N. Y., concerning your particular problem. We shall be glad to make recommendations and furnish complete information.

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CENTRAL STATIONS IN ALL PRINCIPAL CITIES OF THE UNITED STATES

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AGAINST FIRE · BURGLARY · HOLDUP
A NATION-WIDE ORGANIZATION

NEWS OF FIELD MEN

F. D. Payne in Ill. Field for Phoenix of London

Frederick D. Payne, formerly Indiana special agent for New York Underwriters, has joined Phoenix of London in the southern Illinois field. He succeeds J. G. Hughes, who is now assistant Chicago manager. He is an Armour Institute fire protection engineering man of the class of 1928 and he saw service with the Wisconsin and Indiana rating bureaus until he went with New York Underwriters in 1940.

About 30 friends of Frederick D. Payne, who became state agent of Phoenix of England in Illinois Oct. 15 gave him a farewell dinner at Indianapolis. Mr. Payne introduced Byron Gray, his successor in Indiana as special agent of New York Underwriters. George R. Pritchett, American, president and J. Ray Hull, American States Fire, presented Mr. Payne a housecoat and pipe.

T. L. TILTON JOINS NORWICH UNION

Thomas L. Tilton, who was recently released from the army with the rank of captain, has joined Norwich Union as special agent in eastern Pennsylvania, southern New Jersey and eastern Maryland with headquarters at Philadelphia. He started in the business with his father's agency in Philadelphia and then was special agent in Philadelphia and Philadelphia suburban territory for Germantown Mutual Fire. He went from that position into the army.

DUCK DINNER NOV. 15

The annual duck dinner for Iowa field men at Waterloo has been tentatively set for Nov. 15 due to a conflict with the annual meeting of the Iowa Association of Insurance Agents at Davenport. The dinner had been set for Nov. 12.

SLOAN WITH AETNA FIRE

Lloyd A. Sloan has been appointed special agent in New Jersey for Aetna Fire, with headquarters at Newark. Mr. Sloan for the past 15 years has been with Factory Association. He served as inspector and engineer in New Jersey 1933-1939.

DUBUQUE EASTERN CHANGES

Dubuque F. & M. has transferred Elmer Remington from New Jersey to Springfield, Mass., as state agent for Massachusetts, Connecticut, Rhode Island, and Vermont.

Succeeding Mr. Remington in the New Jersey and New York metropolitan field is E. J. Peiffer. His headquarters are at Plainfield, N. J.

MORRISON RETURNS TO N. J.

Lt. J. Clifford Morrison, who has been in the army since 1941, has now been released and has returned to Niagara Fire at Newark as special agent and adjuster.

N. J. FIELD CLUB MEETS

The New Jersey Field Club will hold a luncheon meeting in the Robert Treat hotel, Newark, Oct. 22 at which P. M. Winchester, eastern department general manager Fire Companies Adjustment Bureau, will discuss hurricane losses of the last 10 years.

WITH FIREMAN'S FUND

Otto Besch, former Iowa state agent for Eagle Star, has been appointed special agent-engineer in Iowa of Fireman's Fund under T. C. Little, Iowa state agent. He was recently discharged from the army.

KENNINGTON WITH GULF

Gulf and associated Atlantic in Indianapolis have appointed R. J. Kennington, recently released from army intelligence service, to travel in Indiana with Kenneth E. Kinneer, state agent. W. J. Valensi, who succeeded Mr. Kennington in Ohio when the latter entered service, will continue to represent the central department in that state.

KELLEY BACK IN N. Y.

Maj. T. B. Kelley, discharged from the army, has resumed his duties as special agent for Commercial Union at Syracuse, N. Y.

Herndon D. Johns, recently released from military service, has returned to Home. He is named state agent with headquarters at Lubbock, Tex.

He was educated at University of Texas and after experience with Texas Power & Light Co., went with the Texas department in the fire insurance rating division in 1930. In 1937 he became a Texas field man for Home and in 1941 became manager at Washington, D. C.

Start Recruits Off On Simple Personal Lines, Osgood Urges

CHATTANOOGA-In his address before the Tennessee Association of Insurance Agents here, R. G. Osgood, Philadelphia, fire secretary North America group, which was titled "The Passing Parade", brought out a number of matters currently affecting the business of agents. He urged that war veterans entering the business be set to work on four basic personal insurance contracts - dwelling fire, private passenger automobile, personal property floater and combination residence policies. He pointed out that no former fighter pilot, anxious to get on his own feet, will sit placidly at a desk studying manuals and texts for months, while these policies can be mastered quickly and the new man turned out on established clients, with good results for everyone.

Mr. Osgood also urged that attention be given to use and occupancy insurance under present conditions and that insureds be urged not to drop it during reconversion since damage to a plant now may mean inability to reopen normal operations when expected. He also pointed out that the prevalence of off-premises coverage has made fire companies much more conscious of subrogation than before and hence recommended that adequate protection be sold every client who handles goods of others.

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EDITORIAL COMMENT

New Fields to Conquer in Suretyship

Progressive surety men are optimistic today as to the opportunity that exists at this time to cause bonds to be accepted extensively in connection with private construction. Veterans in the business recall that prior to the first war when the rate was .5% and even later when it was advanced to 1%, private construction was bonded quite generally and was recommended almost as standard procedure by many of the leading architects. However, when the rate was advanced to 1½% during the first war, the amount of private construction that was bonded became very small and that field was lost very largely to surety companies and their agents.

Today a combination of circumstances exists that at least provides leverage for the surety bond producer who is ambitious to conquer new fields. For one thing, there is the recent rate reduction for contract bonds and that alone constitutes a good reason to open up the subject with architects, engineers and concerns that have building projects in the making. Those that dismissed the idea of requiring bond on the ground of cost can, with propriety, now be asked to reconsider.

Then, too, with the government having required payment and performance bonds so generally during the war period, thousands of suppliers of war products got firsthand experience with surety bond benefits and had the satisfaction of knowing that the payment of their bills was guaranteed. To many of these concerns it was a new experience and the fact that these bonds were required by the government certainly must have caused suretyship to gain in prestige with many interests. Also there were architects and engineers who, before the war, were engaged exclusively in private work and to whom it never

occurred to recommend surety bonds, that during the war period were, doing public work and learned to look upon surety bonds as a routine and desirable element.

Another factor that provides leverage is the fact that there will be many new contractors in the post-war period who are not seasoned and who do not have the kind of performance record that gives the architect and builder a feeling of security.

Of course, in the sale of contract bonds for private construction, agents and brokers must expect to run into close underwriting on the part of sureties. Even in the old days when private construction bonds were called for fairly regularly, there was a natural selection against the surety because architects would recommend bonds when there was any question mark that arose in their minds about a contractor and would dismiss the idea of requiring bond from a blue chip contractor. However, if agents and brokers will go out aggressively to sell this type of business they will be creating a better spread of risk and will find that the surety is much more receptive than it is when a private construction bond comes its way just once in a blue moon and causes the underwriter to wonder just what kind of a Greek-bearing gift this may be.

For years, the fact has been deplored that the great field of private building has been denied to surety bond development and today it seems to us, is the great opportunity to crack that field with some effective missionary work. If the surety bond idea can at this time be introduced and become accepted in the private construction field, it will make the surety business a vastly more important enterprise for generations to come.

PERSONAL SIDE OF THE BUSINESS

C. V. Starr of American International Underwriters and U. S. Life has gone to Manila and Shanghai to confer on post war trade with the far east and insurance needs. A. I. U. began providing insurance directly after liberation of those two cities.

George Allen, vice-president of Home, was a member of President Truman's party attending the wedding at Berryville, Va., of former Senator Clark at Missouri, and Miss Violet Heming, English actress.

Lt. Col. C. Clarence Neslen, former Utah commissioner, who received multiple skull fractures in an automobile crash near Pocatello, Ida., in addition to other injuries, is now reported out of dangers. Mrs. Marba C. Josephson, whose husband, Newel P. Josephson, a well known local agent, died from injuries several hours later, is also reported to be doing as well as could be expected. Mrs. Neslen was instantly killed in the collision.

S. W. Skiple, manager of the Cook County department in Chicago of Yorkshire, Yorkshire In-

demity and other members of the group, is celebrating his 32nd year in the insurance business and his 16th year as Cook County manager for the Yorkshire fleet.

James W. Huffman, Ohio director of commerce, who has supervision over the insurance department, has been appointed U. S. Senator by Gov. Lausche to succeed Senator Burton, named to the U. S. Supreme Court.

Lt. Richard Walker has received his discharge from the navy and will return to his duties as state agent of New York Underwriters in San Antonio about Nov. 1, relieving John Benson, who was called from retirement in Oklahoma when Lt. Walker was called into service.

Curt Hoerig, Sr., 68, for 16 years with the Charles Pittelkow & Son agency, Milwaukee, died after an illness of a year.

William H. Pitts, 72, in insurance business in Milwaukee nearly 50 years, died from a heart attack. For the last 11 years he was an underwriter for Badger Mutual Fire and for 25 years before that with Milwaukee Mechanics.

Elmer A. Morse, 75, former local agent at Astigo, Wis., died at Rochester, Minn., following an abdominal operation.

George H. Grear, 52, of the Chicago law firm of McKinney, Polonie & Grear, which represents Western Underwriters Association and many individual fire insurance companies, died at Wausau, Wis. He was taken there after he became ill while at his cabin on Lac du Flambeau.

The law firm of Hicks & Polonie, which had been the V. U. A. counsel, and McKinney, Lynde & Grear, were consolidated 9½ years ago and since that time Mr. Grear has given considerable attention to fire insurance matters and became well known in the business.

DEATHS

Jeremiah McAuliffe, 79, father of Chief Frank C. McAuliffe, of the Chicago fire insurance patrol, died at Alexian Bros. hospital, Chicago. He retired in 1927 as first assistant fire marshal of Chicago. Another son is Jeremiah J. McAuliffe, Chicago division fire marshal.

J. Pierce Wolfe, veteran Moorhead, Minn. insurance man, died at the home of his daughter in Crookston, Minn., where he had resided since his retirement.



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PUBLISHED EVERY THURSDAY

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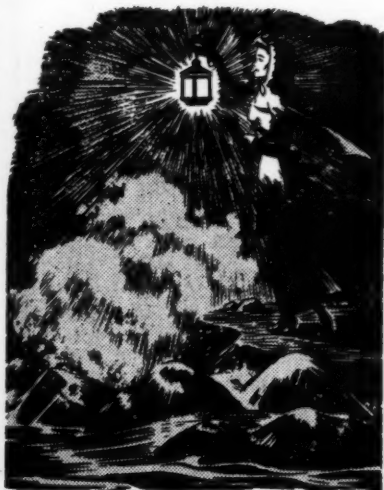
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Railroads Take Big Part in Fire Prevention Week

NEW YORK—Howard W. Cann, who was appointed manager of Railroad Insurance Association, succeeding the late Charles A. Scott, and who went with that organization in 1941 as assistant manager, has a keen interest in fire prevention activities.

Mr. Cann first entered business in the commercial field with Colgate Company, and subsequently spent seven years with insurance companies in various capacities following a few years in professional music as organist, choir director and accompanist, in which work he participated for many years in addition to business. He has had experience both as a representative of insurance companies and as a buyer of insurance, having been associated for 14 years with National Dairy Products Corp. as director of insurance and employee welfare. There he initiated a complete and effective accident and loss prevention program. As manager of Railroad Insurance Association, Mr. Cann is exceedingly interested in furthering fire prevention activities to assist the railroads of the country in their usual active participation in the observance of fire prevention week.

Although World War II has ended, the association this year has taken as its theme and as the subject of its poster "But the War Against Fire Goes On," to help stimulate continued activity by the railroads in the prevention of loss of valuable property and equipment.

For the last two years Railroad Insurance Association has presented a day-by-day program and appropriate poster for fire prevention week and has gained the cooperation of the roads in its observance. Specific times have been designated for special inspections for fire hazards, for testing fire equipment, for drilling fire brigades and for consulting with local fire departments in planning for prompt concerted action when fire occurs.

The railroads have been exerting every effort during this period and realize the importance of concentrated attention upon the prevention of loss of lives and property. Fires on railroads threaten one of the most vital of the national services and the successful operation of the railroads, so important during the war period, is also an urgent necessity in peacetime and makes the preservation of all their resources imperative.

Railroad Insurance Association took an active part in cooperation with the army, navy, and coast guard during the war in formulating and carrying out protective plans for piers, wharves, storage of war material and other railroad property, which service was recognized by the award of the coast guard shield of honor and citations by the army and navy for meritorious service to the government.

Mr. Cann has offered supplies of posters and other material to all the railroads in an endeavor to impress upon every railroad employee the importance of conserving railroad property from fire loss and to give due importance to fire prevention week.

Jennings Moves to Bloomington

W. H. Jennings, Jr., special agent of Kansas City F. & M. in Illinois, is shifting his headquarters from Rockford to Bloomington, a more central location.



Howard W. Cann

Fell Boosted for Grand Nest Post

The Penn Blue Goose pond in Philadelphia has selected Paul M. Fell as its candidate for grand keeper at the Grand Nest convention in New York City next August.

Philip M. Winchester, most loyal grand gander, and William Murphy, head of the New York City pond, both of whom were present at the meeting, endorsed Mr. Fell's candidacy in behalf of the latter organization.

Mr. Fell is a past most loyal gander of Penn pond and is one of its founding members. For the past nine years he has served as deputy most loyal grand gander and in that capacity has visited most of the ponds in eastern United States and Canada. He was general chairman of the committee on arrangements for the grand nest meeting in Philadelphia in 1940. He has been identified with the Middle Department Rating Association since 1910 and is now manager of its Philadelphia division. He is a past president of the Insurance Society of Philadelphia and for several years was one of the governors of the Insurance Institute of America.

William L. Rhoads, Pennsylvania Fire, was elected guardian of Penn pond, filling a vacancy created by the resignation of Wesley R. Carlson, who was transferred to Glens Falls. B. L. Gregory, Aetna Fire was elected keeper

Montana Commissioner Takes Company Post

John J. Holmes, who has become production manager of the newly organ-

ized National Farmers Union Automobile & Casualty of Denver, has been insurance commissioner of Montana since 1932, and has been one of the most familiar figures in the ranks of the National Association of Insurance Commissioners. He went into public office with a background of insurance experience, having been general agent for Minnesota Mutual Life at Great Falls.



John J. Holmes

Madding Joins General Agency

SAN FRANCISCO—George E. Madding, since last January assistant manager of the Pacific department of Providence-Washington, Boston and National Union, has resigned to go with the John D. Boyle general agency of San Francisco as vice-president in charge of northern California operations. The general agency represents Northwestern F. & M., Fidelity Union, New Brunswick, Detroit F. & M. and Central Union for California.

Mr. Madding started with the Pacific Board as an examiner in 1925 and in 1927 joined the J. B. F. Davis & Son's brokerage firm, which later merged with Marsh & McLennan. In 1929 he became city manager for National Liberty and in 1931 went with National Union in the same capacity. He became agency superintendent in 1934.

Shea with M. & M. at Detroit

Lt. Comdr. Dennis G. Shea of the U.S.N. has been retired, and is now with the Detroit office of Marsh & McLennan. Mr. Shea before entering the service was special representative for Hartford Steam Boiler for 13 years in Michigan, Ohio and Indiana.

A. D. Boone, veteran local agent of Centralia, Wash., died there.

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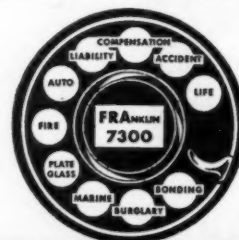
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Ill. Agents Plan Membership Drive

Banker Injects Fresh Note, Vigor in Bank-Agent Topic

Frank Anger of Chicago Gives Advantages Banks and Agents Can Have

Members of the Illinois Association of Insurance Agents were highly pleased with the talk of Frank G. Anger, vice-president of the Industrial National Bank of Chicago, who discussed "Automobile Financing Through A Banker's Eyes." The bank and agent auto plan is a topic of vital interest to all agents, but it has been discussed so thoroughly that it is difficult to inject a fresh note in its treatment. Mr. Anger did just that. He drew the largest attendance of any of the sessions of the conference, about 60, a number of whom were local agents from Peoria. Mr. Anger spoke with quiet authority and offered several suggestions which agents indicated had not occurred to them before.

Mr. Anger, who has been 18 years with the bank and who has had a background of law study, stepped into the shoes of the late Robert B. Umberger at the Industrial National Bank.

Banks, Agents, Have Advantage

Although the dealer has a number of advantages in the fight to retain control of the insurance business on financed automobiles, Mr. Anger suggested, the fundamental advantages are on the side of the banks and the insurance men. Bankers and agents are considerably closer to the average automobile buyer than the dealer is, he said. They see him from day to day. He is used to going to the banks and agents to consult with them concerning his financial and insurance problems. He holds both of them in a position of respect, and any advice or suggestion that they make to him concerning his financing and insurance arrangements should and will carry considerably more weight with him than the suggestion of an automobile dealer. This has, Mr. Anger said, proved to be the case in the experience of his bank. That was the central theme of his talk.

Not all banks have adopted the bank-agent plan as yet, Mr. Anger said. Some have decided to handle their automobile financing through dealers on what is known as the indirect method. Under this method the non-finance company controlled insurance companies will probably get the insurance, but the individual insurance producer other than the one writing the master policy will not participate in the business. The banks selecting this plan are doing so for a variety of reasons but mainly because they believe that the bank-agent plan cannot produce a sufficient volume of finance business to make it attractive.

Arguments of Non-Users

Mr. Anger examined the reasons that have been given by bankers who believe the bank and agent plan will not develop a sufficient volume of business. The reasons principally asserted are: 1. The existence of a sellers' market for automobiles that will continue for some time in the future. 2. Lack of real co-operation from the insurance men. 3. The public is accustomed to signing up for insurance and financing at the point of sale and such firmly ingrained habits are hard to change.

Mr. Anger admitted that at least for the next year or year and a half the demand for new automobiles will greatly exceed the supply. Even with all the material restrictions now lifted, and though automobile manufacturers having

been given the green light to proceed full speed, there are still many problems concerning the automobile manufacturer before he can approach the pre-war volume of production.

Mass production is a delicately balanced operation with thousands of suppliers located in many parts of the country delivering their product to the assembly line at precisely the right time and in precisely the required amounts, Mr. Anger commented. It takes time and good organization before an intricate mechanism such as this can operate at peak efficiency. Labor difficulties at the moment have, for example, completely interrupted automobile production.

Dealer Would Be Short Sighted

In a sellers market, Mr. Anger said, it is wholly possible for a short sighted dealer, in the absence of rationing, to sell automobiles only to those persons who will finance the car with a finance company of his choice, and will place insurance on the car through him. Such a dealer feels that the control of financing and insurance is a prerequisite of his business. There have been some suggestions that under the OPA pricing formula dealers' margins might be reduced, thus making some dealers feel that it is still more imperative they share both in the finance cost and in the insurance commissions. Mr. Anger suggested that if it is necessary for a dealer to rely upon income from financing and insurance in order to make a profit, his business is not a sound one and he had better meet his problem by refraining from overtrading. It is easy for the dealer in order to clinch his sale to make an overallowance on a trade-in equal to the amount of his participation in the financing and the insurance charges. Mr. Anger said that it is his conviction that the dealer's profit should be limited to that on the sale of the automobile, and the sale of accessories and repairs.

The answer to the problem of the sellers' market is to acquaint thoroughly every potential automobile buyer with the added cost that he will have to pay if he submits to be coerced by the dealer into a finance and insurance plan that costs him more money or gives him less protection, Mr. Anger declared. The average American dislikes being forced to do anything. If he has the facts, Mr. Anger believes his good judgment can be relied upon to use the plan that offers him the widest freedom of choice and the best insurance protection. Far sighted dealers will not want to jeopardize the good will of their customers on whom they will have to rely for business long after the sellers' market is a thing of history.

Regarding lack of cooperation on the part of insurance men in their cooperation with banks, Mr. Anger said one or two bankers have complained of this. However, opposed to this is the experience of Mr. Anger's bank which started off with a handful of insurance men in 1935 and ended up in 1941 with some 2200 producers in Chicago writing insurance and financing in cooperation with the bank. It is true that the bank gave them every support by an advertising campaign in the newspapers and by furnishing sales aids in the form of stickers, blotters, letters, postcards imprinted with their name, etc.—all at the bank's expense. In the last campaign just prior to the war, over 2 million advertising pieces provided by the bank

(CONTINUED ON NEXT PAGE)

Ray L. Britt, Danville, Wins Jennings Trophy

Ray L. Britt, Danville, vice-president of region 4, won the William H. Jennings, Jr., trophy, which is presented by the association each year for outstanding membership work. Russell L. Sprouse, Springfield, executive vice-president, who won the cup the previous year, made the presentation to Mr. Britt, whose efforts resulted in a 23% increase in members in the Danville area in 1944-45.

Mr. Jennings, a former president of the association, formerly of Rockford and now of Bloomington, gave the cup to the association for these presentations. Mr. Jennings is now Illinois special agent of Kansas City F. & M.

This was the only award made by the association this year. It was decided by the executive committee that because of the abbreviated annual session and the existence of the war during the past year, the C. M. Cartwright award would not be made. That was won last year by Herbert L. Regan of Joliet for his fine accomplishments in fire and accident prevention work. Mr. Regan was the first winner of the award, presented to the association by the editor of THE NATIONAL UNDERWRITER.

Personals from Peoria Conference of Ill. Agents

Among the ladies who attended the continental Casualty Cocktail party Thursday evening were Mr. Herbert Regan, Joliet; Mrs. Paul Bowers, Joliet; Mrs. Lyle Gift, Peoria; Mrs. James J. Beattie of Rockford; Mrs. Merle Read, Joliet, and Miss Jeanne Hellstern, Peoria, guest of the Regans, who used to be with Alliance Life at Peoria.

Although the Peoria Association did not have any of the customary convention committees, it nevertheless assumed the role of host to the conference and provided each visiting lady with a bouquet of flowers in her room.

Many of those attending the Illinois agents conference at Peoria indicated their intention of attending the National Association Meeting in Chicago in October. The big topic of conversation was where could they obtain hotel reservations for the National Meeting.

Continental Casualty was host to officers, executive committee members regional vice presidents, and the ladies at a cocktail hour before the annual board meeting Tuesday evening: Robert W. Harvey, assistant superintendent of agents, and Stuart A. Smith, executive special agent, provided the guests with superb hospitality. There were hors d'oeuvres, Paul Bowers of Western Adjustment, Joliet, supplied occasional music on the piano, and there were roses for the ladies.

N. McCullough Winters and V. G. Musselman, secretary of the Quincy board for 18 years, were talking at the Peoria Meeting about the two big storms their community suffered this year. The first tornado struck in April and caused enormous damage to business district property. In June there was another heavy windstorm that produced 4,500 losses, running from \$20 to \$5,000, in the residential section and nearby communities. The losses to business and industrial property were comparatively few in number and were settled with some dispatch but the many small ones from the June storm are just being wound up. Many of the agents drove to Peoria for their first long automobile trip since the end of gasoline rationing.

Paul J. Bowers of Western Adjustment at Joliet, who is in line for the post of most loyal gander of the Illinois Blue Goose next year, attended the meeting. He drove down with Merle Read and Herbert Regan of Joliet, and the three were accompanied by their wives.

Abbreviated Peoria Session Has Auto Insurance Flavor

Officers Are Reelected; Peoria Selected for 1946 Gathering

By KENNETH FORCE

PEORIA—A good deal of ground was covered at the abbreviated conference of the Illinois Association of Insurance Agents here. Attendance was limited by heavy rain and original plans for an executive committee meeting only, even though the plans were subsequently enlarged to include presi-



MERLE A. READ

dents and secretaries of local boards, and finally to additional members who could arrange accommodations.

However, the officers, members of the executive committee, some local board presidents and secretaries, and important committee chairmen were on hand. There was a notable determination to inject vitality into the association now that the war is over. With projects already announced and others contemplated, the association intends to bring the present membership of 380 up substantially during the coming year.

Financial Responsibility Law

Plans for informing the public on the new automobile financial responsibility law, effective Jan. 1, was one of the most discussed subjects of the day. Taken in conjunction with the able address of Frank G. Anger of the Industrial National Bank of Chicago on the bank and agent auto plan, it gave the meeting a decidedly automobile insurance flavor.

Substantially the same officers of the association were reelected, the ballot having been conducted by mail and the results announced at the meeting. One exception was the naming of N. McCullough Winters of Quincy as state national director, succeeding W. Herbert Stewart of Chicago. Regional vice-presidents are Lyman M. Drake, Jr., Chicago, region 1; Carl E. Mellen, Waukegan, 2; Allen L. Sparks, Rockford, 3; Ray L. Britt, Danville, 4; H. Robert Woodward, Peoria, 5; V. G. Musselman, Quincy, 6; George J. Thomas, Alton, 7; and John A. Dougherty, Cairo, 8.

Chairmen of the standing committees

are Robert B. Ayres, Hinsdale, casualty and surety; Eugene F. Engelhard, Chicago, budget and finance; Lyle H. Gift, Peoria, education; William J. Laadt, Cransie-Laadt, Chicago, public relations; Charles E. Kepner, Rochelle, rural agents; H. H. Monier, Champaign, grievance; Herber L. Regan, Joliet, accident and fire prevention; Frank Smith, Champaign, automobile, fire and marine; Cecil I. Thomas, Springfield, forms and rules, and L. W. Zonsius, Conkling, Price & Webb, Chicago, legislative.

President Merle Read of Joliet suggested that there is sentiment in favor of holding the annual convention in September rather than November each year. This would be just before the end of the association's fiscal year, which has its advantages, and in general would precede the convention of the National association, usually held in October, so that any matters that the Illinois group would want to take up with the N.A.I.A.

could be gone over at the Illinois convention. Peoria was selected for the gathering next year, but the exact date for the September parley will be set after it is learned when the National association will meet. The latter will mark its 50th anniversary in 1946.

New Auto Law Campaign

The program of the association to publicize the Illinois financial responsibility law was outlined by William J. Laadt of Chicago. Frank Smith of Champaign, Eugene F. Engelhard, L. W. Zonsius, and others. The Illinois association and the Chicago Insurance Agents Association have had a Chicago advertising agency prepare a series of four mailings to inform the public of the effect of the law and these packets will be ready for distribution in October. They will be mailed at regular intervals through the remainder of the

year and in January. Mr. Laadt said it is believed that the campaign will not duplicate efforts by the companies. It is the agents' individual contribution to his customer and community. The campaign should give non-members of the association a favorable impression of what the group does for its members, and therefore will be helpful in the drive for new members.

It was suggested that in order to



Lillian Herring



R. L. Sprouse

avoid a big duplication of information to the public on the financial responsibility law, local boards might well handle the distribution of the mailing pieces, dividing the names of automobile owners in the community so there will be no overlapping on the agents' mailing. There is going to be considerable duplication anyway, and if members of the public get too many pieces of literature from agents and insurance companies, it was brought out, it may build up a certain amount of resentment that this is not a law in the general public interest, which it is, but a measure for the benefit of the insurance agents, which it is not. Actually, the work of education which the agents will do in the campaign now outlined is a public service. It is a good law and will redound to the benefit of the public. The important thing is to get the public educated at the start.

Large Firms

One idea put forward is to furnish mailing pieces to large firms for the benefit of their employees. These to be included in pay envelopes or distributed otherwise. Such firms apparently like the idea and would use it if the agents made the suggestion.

One question raised outside of the regular conference sessions was this: In states with financial responsibility laws, are companies that are fairly liberal in taking drivers that more cautious companies turn down, changing their policy and letting these drivers go into the assigned risk pool? It is a question that is of considerable interest to Illinois agents at the moment because they would dislike to see such customers have to go through the assigned risk pool, and they would naturally object to the loss of commission on such business.

Reduce Collision Cover?

Another question that arose in this way was whether or not the financial responsibility law will result in a decline in collision business. Some predicted that it would cut into collision premiums substantially because the driver carrying collision protection now will realize that under the financial responsibility law the other driver has to have property damage insurance or at least be prepared to pay for such damages for which he is responsible. In other words, both cars involved in an accident now are likely to carry property damage protection and consequently there would be no need of collision insurance. Other agents did not share this view and pointed out that it is extremely doubtful that the owner of the car will realize this situation or understand it if someone explains it to him.

Other agents wondered how much service they will have to put out in connection with reporting accidents for assured under the new law.

Agents indicated that the bank and agent auto plan is getting well set up in most of the communities over the state. There was general agreement that

the program has to be pushed vigorously if it is to succeed.

Alvin S. Keys, Springfield, National association executive committeeman, said that earlier in the week he had seen the first showing of the N.A.I.A. film on the bank and agent auto plan. It is a very fine job, he said, and will help sell it countrywide. Two prints are available for Illinois, one for the central portion of the state, and one in Chicago which will also be available for use in

lower Michigan and the northwest corner of Indiana. It is an educational film for bankers and agents, and the plans shown in action in it vary. However, they are all plans that have succeeded. A 16 page booklet giving the story of the film will be available for passing out after showings of the picture. Several hundred trademarks to be used in connection with the plan have already gone out to users of it. A manual is on the press and will be ready the first or second week in October, and four advertisements are available to banks, local boards, and agents. The plan is just that, he said, a blueprint. The job of actually making it function is up to agents and banks, he declared.

Local Board Ideas

Several suggestions for local board work were made at the session presided over by Russell L. Sprouse, Schryver-Sprouse & Co., Springfield, executive vice-president of the association. Quite a number of local board people from over the state sat in on this gathering, and discussion of several topics was spirited and helpful. Mr. Sprouse said he felt that much was accomplished at the session. The booklet of the National association on public relations was passed along to local board representatives attending, and Mr. Sprouse suggested that the local boards could make use of parts of it, if not all, with good effect. He also stressed the need for getting new members. The association is doing things for agents, and the job will be to sell non-members. Much attention will be devoted to this project in the coming year.

President Read's Report

President Read in his annual report stressed the need of new members and emphasized that in order to do the things that will attract them the association must have additional funds. He said that sentiment among agents is voluntarily to increase their dues. The present bracketing system does not accurately reflect earnings of agencies, and many agents offered voluntarily to place themselves in the correct bracket. Numerical strength, he said, is needed to maintain and increase prestige, and he suggested that each agent take back with him two applications or so and make a real effort to use them. Mr. Keys in his talk stressed the need of more members.

The association has gotten out a decalcomania identification, large in size, for use on windows or doors. It carries the name of the Illinois association and the N.A.I.A. name and insignia. It will go out with the 1945-46 dues receipts. The need for a smaller copy for use on mail and in automobiles was suggested.

Banker Injects Fresh Note

(CONT' FROM PRECEDING PAGE)

were distributed by Chicago insurance people. Only through this mutual cooperation was it possible, Mr. Anger believes, for the bank and insurance men



J. J. Beattie

Life Begins at Sixty

Since 1886, North American has written Accident and Sickness Insurance exclusively.

As we approach our sixtieth year, we complete the circle of personal protection by extending our writings to include Life Insurance.

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to obtain the volume of financing which was written.

He pointed out that in the five years preceding the war the bank did a total volume of automobile financing of \$21 million. Of this \$8 million was direct production of Chicago insurance men. Another \$5 million was estimated to come indirectly from their efforts. The remainder came from among the bank's own customers and from the general public introduced to the plan by vigorous newspaper advertising campaign. The volume of insurance premiums on this finance business was just under \$1 million and was written by some 2,200 brokers. This, Mr. Anger believes, is the most convincing argument that when properly aided and supported the insurance men can and do develop a substantial volume of insurance commissions for themselves and a sizeable volume of financing for the bank.

Buying Habits Do Change

Mr. Anger does not think much of the arguments that once certain buying habits are established they cannot readily be changed. The old corner grocer probably said the same thing to himself when the first chain store opened across the street. He thought his customers were used to giving him his patronage, that they liked to charge their groceries and have them delivered, and that the difference of a few pennies on each item would not be a sufficient inducement to change these thoroughly ingrained habits. Chain store operation with more efficient methods of distribution and lower prices changed the buying habits of millions of people. Again this came down to a matter of education, Mr. Anger said.

"If we sit idly by and do nothing to acquaint the public with what we have to offer, we will find that the habits of the past will persist into the future," he said. "But if we do our job well and acquaint every potential automobile buyer with the advantages that are inherent in the bank and agent plan, there is no question but that the thinking, discriminating buyer would choose the buying plan which offers him the most."

Just what these advantages are and how the bank and agents get them to the attention of the automobile buyer were strongly emphasized by Mr. Anger as the key to the future of the plan.

Best Insurance Protection

First and foremost, he said, is the advantage of having the best insurance protection. Where insurance is thought of as an accessory, where it is thrown into the finance package in order to provide additional revenue to both the dealer and the finance company, the emphasis cannot be on protection and service to insured. The insurers with their national organizations, agents and claim adjusters in practically every community in the United States, can unquestionably give better insurance service and protection to the automobile buyer than an insurer subsidiary of a finance company, he asserted. Such a controlled company certainly does not rely upon its acceptance by the general public for its business, it does not give and does not have to give the type of service which the independent company has to in order to retain and increase its business.

In the past the finance companies have limited their insurance activities principally to the fire, theft and collision field. However, they have now expanded their activities into the public liability and casualty field. They also have embarked on a nationwide program to license each of their dealers as an insurance agent. One Chicago automobile dealer, he said, is circularizing his customers, offering complete insurance protection written through a finance company controlled insurer. This is part of a well thought out integrated plan to reduce the finance charges per se but to recoup this reduction by selling insurance as an automobile accessory.

The dealer is being asked to reduce his reserve, he said, the portion of the

finance fee which is returned to him. He is being asked to eliminate the "pack," which is an arbitrary amount added to the finance cost over and above the stated rate. In lieu of the income received from his reserve and the pack, the dealer is asked to substitute commissions on the insurance he is going to write. It is against this sort of well organized competition that the insurers, agents and banks are competing.

Before the war, Mr. Anger continued, insurance companies had not yet awakened to the great potential market that existed for them by cooperating with banks. It is a source of great satisfaction, he said, to see that the insurers now are marshalling their tremendous resources behind the plan. If one small bank, unaided, can do what the Industrial National Bank did, Mr. Anger suggested, who can say what the results will be with thousands of banks and insurance companies with their power and resourcefulness and hundreds of thousands of agents all cooperating on a nationwide basis.

How Insurers Can Help

The insurers can be of material aid in helping to make the plan work, he asserted. They can do this by facilitating the payment of a prorata return premium in those cases where the premium has been financed by the bank and it is necessary to repossess the automobile.

Again they can assist by steering the substantial volume of automobile repair business to those franchised dealers who cooperate with the bank, thereby creating a larger volume of premiums for the company. This suggestion by Mr. Anger made a strong hit with the agents.

They can also aid by purchasing their own fleets of automobiles from cooperating dealers, he added.

Companies can aid also by getting each one of their selling agents actively and enthusiastically to support the plan. And finally they can help by advertising

Advertising to Public

Most of the advertising done by the insurers up to now has been devoted principally to awakening in agents and bankers to the opportunity that exists for them. In that respect they have done a splendid job, Mr. Anger said. The biggest part of the program, however, still lies ahead and that is the advertising direct to the public. It will make the job of individual insurance men considerably easier if when they introduce the plan to their clients, the clients have some awareness of it gleaned from newspapers, radio and magazine advertising. This is the heavy barrage needed to soften up resistance to a new idea.

"Unquestionably we have before us the greatest potential market for automobile insurance financing that has ever existed," Mr. Anger declared. "How well we do our job will determine the extent to which we as agents and banks participate in the market. We have to get the facts before the public now before the cars come off the line in any great volume. But only with the facts before them can the automobile purchaser decide. With the facts before him I am sure he is going to decide our way because it offers him the lowest rates, freedom from hidden costs, the best insurance protection, and the freedom to choose his insurance carrier and his financing agency."

What Agent Should Do

What the agent should do is to see his banker, advise his clients and prospects, and keep up a sustained campaign, Mr. Anger said. To get the bank-agent plan started is principally an advertising and promotional job to change the buying habits of the public. It requires planning and sticking to the plan. Persistent and consistent advertising and discussing the plan with customers by agents and the bank is necessary. To tell how it is done sounds complicated and time consuming, he said, but in practice it is little different from the campaign each agent has put on from time to time for new types of coverage.

It is a plan that works, which profits and benefits all parties, the car buyer, the insurance man and the bank. It is a plan that because of its inherent soundness the agent can wholeheartedly recommend. It represents the work of the best minds in the insurance and banking fraternity and has met with wide public approval. It is a modern tool to help the agent retain his present automobile insurance and gain new friends and customers, he declared.

Allen Joins Keys Agency

Harper C. Allen, son-in-law of Alvin S. Keys, local agent at Springfield and

a member of the national association executive committee, has just returned from service and is joining the Alvin S. Keys Co. agency. Major Allen has been with the 8th air corps as a squadron leader and completed 31 missions in V-17s over Europe. He has been in the army more than four years. His home was in Eureka, Mo.

Major Allen was on hand for the Illinois agents convention at Peoria.

Alvin Keys of Springfield, member of the executive committee of the National Association of Insurance Agents, had just returned from a meeting of the Committee in New York before going to Peoria for the Illinois conference.

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Frankenbach Is New President of N. J. Agents

TRENTON--Charles H. Frankenbach of Pearsall & Frankenbach, Inc., Westfield, was advanced from executive committee chairman to president of the New Jersey Association of Insurance Agents at the one-day annual meeting here. Mr. Frankenbach went into local agency work in 1927 with Donald M. Pearsall. They formed a partnership in 1936. He had been in banking and had studied accounting. He is a member of the state board of tax appeals and is active in the Westfield booster's association which promotes sports activities in the schools there.



H. L. Brooks



C. H. Frankenbach

H. L. Brooks, vice-president of G. E. Jamison, Inc., Bloomfield, retiring president, was elected state national director; John C. Conklin, Hackensack, chairman executive committee, and C. J. Unger, Jersey City, secretary.

Others on the executive committee are F. R. Baxter, Phillipsburg; G. J. Borgos, Kearny; W. R. Braunsdorf, Westfield; J. C. Madara, Camden; A. C. Sinn, Clifton; E. F. Walton, Trenton, and Mr. Brooks.

With the exception of B. C. Hessert, Jr., of Camden county, and Robert Bower of Union county the association elected as county vice-president the incoming county board president, or, if he had a substantial part of his term still to serve, the incumbent president.

Status of the administration fund, a war chest of \$11,548 built up to take care of emergencies, which has been under the control of three trustees, was changed. The money will be deposited in a special account, to which will be added income from the fund and any other additions. The money will be payable on a three-fourths vote of the executive committee.

Secretary Frank C. Colridge of the National association spoke briefly. It was his first appearance before a state association since he assumed his new position with the national body.

Arthur Zimmerman, vice-president of T. C. Moffat Co., Newark, finance committee chairman, said that because of increased income and various economies the association wound up the fiscal year several thousand dollars ahead compared with an estimated de-

All-Industry Group Has Sherman Act Subcom'tee

A. V. Gruhn, chairman of the all-industry committee which is studying the S.E.U.A. decision, announces appointment of a subcommittee to study the impact of the Sherman act on all phases of insurance. It is expected the subcommittee's first report will be made to the all-industry committee meeting to be held at the Sherman hotel, Chicago, Oct. 18 and 19, and that their work will be continued thereafter.

The subcommittee consists of Ray Murphy, Association of Casualty & Surety Executives, chairman; Floyd E. Jacobs, American Reciprocal Association; Franklin J. Marryott, Liberty Mutual; Chase M. Smith, Lumbermen's Mutual Casualty; Henry Moser, National Association of Independent Insurers; J. R. Berry, National Board; Felix Hebert, Associated Factory Mutuals; W. Ray Thomas, National Association of Insurance Agents; P. L. Baldwin, National Association of Mutual Insurance Agents, and John M. McFall, United States Fidelity & Guaranty.

Eckes Back at Cincinnati

George S. Eckes, partner of Henry Eckes & Co., local agents, Cincinnati, has returned to his office, having served in the army air corps 3½ years. He studied in California and served in England, France, Germany and Belgium.

ficat at the beginning of the year of \$900.

Membership is 979, W. G. Heuser, Passaic county, membership chairman, said. The Camden county association doubled its membership and S. R. Worthington brought in 32 new members and won the war bond prize of the state group for the largest showing by an individual.

Fred J. Cox, Perth Amboy, chairman public relations committee, suggested naming a committee to meet with the New Jersey Fire Insurance Rating Organization governing committee.

Commissioner L. B. Carey spoke at the luncheon, and L. A. Watson, manager of the rating organization, discussed operation of the new rating and licensing laws. The license law has not kept anyone out of the business, he said, but it has deterred many from entering it who were merely seeking a little extra income.

The William J. Wilson memorial cup for the county or local board rendering the outstanding service to the agency system in the year went to Passaic county. Wm. O'Brien of Passaic was presented a home movie outfit in appreciation for his work as editor for 10 years of the "New Jersey Agent." A \$125 purchase certificate was given Mr. Brooks.

After installation as president by Commissioner Cary and Mr. Colridge, Mr. Frankenbach said there will be greater activity the coming year among county vice-presidents and a study program for beginners preparing for their license examinations.

Butler Again Coordinator on Commissioners' Trip

NEW YORK--As in previous years Vice-president Albert N. Butler of Corroon & Reynolds has agreed to coordinate the rail transportation and Pullman reservations for easterners planning to attend the Dec. 3-5 meeting of the National Association of Insurance Commissioners in Grand Rapids, Mich.

It is anticipated that special cars can be arranged if the railroad has sufficient advance information on the number who will be going. The best train from New York to Grand Rapids, Mr. Butler advises, is the Wolverine Limited, leaving Grand Central terminal at 6 p.m. and arriving in Grand Rapids at 12:15 the following day. All inquiries should be addressed to Mr. Butler at 92 William Street, New York 7, N. Y.

Add Broughton, Beling, Pink to "Ad" Conference Bill

Averell Broughton, public relations adviser to the National Association of Insurance Agents; Oscar Beling, superintendent agency systems department of Royal-Liverpool, and Louis H. Pink, former New York superintendent and now president of Associated Hospital Service, New York, have been added to the program of the Insurance Advertising Conference annual meeting at the Hotel Roosevelt, New York, Oct. 17-18.

Mr. Broughton will speak at the luncheon Oct. 17, on "The Agents Look at Public Relations." Mr. Beling will appear the morning of Oct. 18 in place of Robert J. Walker, advertising manager of Standard Accident, who cannot appear. Mr. Pink will discuss "Rehabilitation of the Philippines," from where he has just returned to study reconstruction and insurance problems.

A new member breakfast will be held Thursday morning.

Christensen Is Awarded Brokers Medal of Merit

The gold medal for the most meritorious service to the insurance industry, awarded by the General Brokers Association of New York, will be presented to Frank A. Christensen, executive vice-president of America Fore at a dinner at the Hotel Astor Oct. 24. Mr. Christensen is president of the National Board and a past president of the Association of Casualty & Surety Executives. He served as executive vice-president of War Damage Corp.

New Auto Rates Introduced in Open States

The new automobile bodily injury and property damage automobile rates became effective in the non-regulated states Oct. 1, as to new business and they apply as to renewals in those states Dec. 1. Presumably rate filings have been made in the regulated states, they being Illinois, Indiana, Kansas, New Hampshire, New Jersey, North Carolina, Louisiana, Massachusetts, Oklahoma, Texas and Virginia.

Filings had previously been approved in New York.

The classifications are same as in New York, namely B for cars used for business purposes; A, for cars used exclusively for pleasure purposes and A-1 for cars used for pleasure only where a statement is signed either by the insured or the producer estimating that the mileage to be driven during the ensuing 12 months will not exceed 7,500 and that there is no operator resident in the insured's household below 25 years of age.

The rate for class A is approximately 20% below B and that for class A-1 is about 30% below B. The rates are rounded off to even figures so that these percentage differences are not exact to the penny.

In New York the A rates are 10% below B and the A-1 are 25% below.

Statement for A-1

The statement for class A-1 rating asks for the name of applicant; description of the automobile to which class A-1 rates are applicable (required only if the applicant owns more than one automobile and one or more do not classify for class A-1 rating.)

The applicant states: The use of the automobile is not required by or customarily involved in the duties of the applicant or of any other person customarily operating the automobile in his occupation, profession or business, except in going to and from his principal place of occupation, profession or business; the estimated mileage of the automobile, or any replacement thereof, during the 12 months of the policy period is not over 7,500 miles; there is no operator of the automobile under 25 years of age resident in the applicant's household or employed as a chauffeur of the automobile.

This form is to be signed by the producer or applicant and attached to all daily reports insuring any private passenger automobile written at class A-1.

Setting a different effective date for new rates for renewals and for new business is a novel procedure. Perhaps this was done in view of the help situation, to avoid the necessity of rewr-

(CONTINUED ON PAGE 34)

Controversy Over Bonding of State Employees in Washington

OLYMPIA, WASH.—A storm of controversy over handling of state insurance and surety bonds broke out here when Russell Fluent, state treasurer, insisted that he was acting within his rights in placing the statutory bond on his department employees direct. Jones, director department of finance, budget and business, who has charge of the division of purchasing, backed up the contention of F. A. Pokewin, supervisor of purchasing, in refusing to approve a voucher for the premium.

Attorney-general Troy had previously held with the department of finance in upholding a recent enactment of the legislature requiring all insurance purchases to be made through the supervisor of purchasing.

Mr. Fluent threatened to challenge the validity of the law, questioning the right of an appointive official to usurp the prerogatives of an elective official involving the latter's exercise of discretion in conducting his department in an efficient, business-like manner. The practical effect of Mr. Fluent's action is to eliminate for the present at least the employees of the treasurer's office under the named statutory public official bond which had been awarded by bid to the Fidelity & Deposit and American Bonding at a specially-promulgated Towner rate.

Treasurer Fluent had placed the schedule for his department with Vern A. Cole of Seattle in the Hartford Accident.

Money and Securities Policy

Mr. Cole who handled the insurance for King county at the time Mr. Fluent was a member of the board several years ago has been in the limelight recently in connection with state insurance and financial transactions. Several weeks ago he placed a \$10 million all-risk money and securities policy written by Hartford Accident on state securities and was paid a premium of \$7905 by Mr. Fluent who contended that he was acting within his authority since he would be held liable under his bond if he failed to insure securities in his custody. Previously the amount of insurance was \$500,000. Attorney-general Troy ruled that Mr. Fluent was without authority to increase the amount of insurance. The disputed policy is still in force Mr. Fluent refusing to recede from his position.

Several weeks ago Mr. Fluent instructed a bank handling the transfer of some state securities to remit over \$1000 in commissions to Mr. Cole for his services in negotiating their sale. Governor Wallgren challenged validity of the payment on the ground that it had not been approved by the state administrative board.

Compulsory Cover Questionnaire

BOSTON—Commissioner Harrington of Massachusetts, in announcing his plans for 1946 registration of private passenger cars under the compulsory auto liability law, makes known that owners of cars licensed for 1946 will be required to give their estimated mileage for 1946 in a separate form, not on the application blank previously used. Brokers and insurers have been notified to secure such information on blanks to be printed by the companies.

The information is sought to enable the department to establish classifications similar to those proposed by insurance carriers for country-wide use of other plans, Mr. Harrington states.

Under Mr. Harrington's order, insurers are required to print forms on the model that he designed and agents and brokers must get the form completed and the signature of the applicant before signing the certificate of insurance which forms part of the motor vehicle registration application.

The new form asks whether the use of the automobile is required by or customarily involved in the duties of the applicant, or of any other person customarily operating the automobile in his occupation, profession or business. The applicant is required to set down an estimate of his driving mileage for 1946 and to state whether any operator in his household is under 25 years of age.

Await Report from Budget Bureau on U. S. Bonding Setup

WASHINGTON—The budget bureau is reported in receipt of reports from most government departments and agencies concerned with legislation proposed for bonding federal government officials and employees under a uniform program which could involve purchase of a single bond to cover all such persons required to be bonded.

Budget is reported preparing its views on the subject for submittal to Congress in connection with the Norton bill, referred by a House committee to departments concerned for recommendation. Budget has been collecting these views and is reported trying to reconcile them or arrive at a compromise. The budget report will suggest compromise legislation, it is believed.

The Norton bill would authorize the Secretary of the Treasury to buy a single bond, or bonds to cover all government officers and employees required to be bonded. A compromise suggestion would authorize the head of each government department and agency to buy a bond to cover its particular personnel to be bonded.

Other bills have proposed the gov-

Central Mutual Receiver Meets Setback in N. J.

The New Jersey supreme court has dismissed without prejudice because of lack of a proper record the receiver of Central Mutual of Chicago to recover an insolvency assessment of \$385 against Laubach Transportation Co. of New Jersey. The trial judge concluded that the broker who solicited the policy was soliciting for Central Mutual in New Jersey and since neither he nor Central Mutual was authorized to do business in the state the receiver could not resort to any court in New Jersey to recover for any assessment made upon the policy.

The receiver contended that the district court erred because on the basis of the facts as "stipulated between the parties and exhibits introduced as evidence" the receiver was entitled to judgment as claimed in the state of demand as a matter of law. It is admitted, the supreme court stated, that the stipulations submitted to it contained facts which were included by agreement between counsel and which were not contained in the stipulations which had been submitted to the trial judge. The court stated that it sanctions no such procedure in this type of case. Although the court stated it could with propriety affirm the judgment of the lower court, in the light of the importance of the issues involved, namely the application of the New Jersey insurance laws invoked in view of the S.E.U.A. decision and in view of the asserted applicability of the full faith and credit clause to the judicial proceedings in Illinois approving the assessment, the court stated it chooses to dismiss the appeal for the want of a proper record.

If the case is retried, the supreme court suggested that consideration be given to the need for proof as to the relationship between the broker and the parties and as to whether Central Mutual did business in New Jersey within the meaning indicated in Hoopston Canning Co. vs. Cullen, and Osborn vs. Oslin and as to the legal effect of the judicial proceedings in Illinois which resulted in the approval of the assessment.

Samuel M. Hollander, Seymour Bodner of Newark and Emanuel Thebner, New York, were attorneys for the receiver; Lewis S. Beers of Phillipsburg, N. J., was counsel for Laubach Transportation and the New Jersey attorney general's office appeared as amicus curiae.

ernment set up its own self-bonding arrangement with a revolving fund. Senator Langer, North Dakota, has a government bonding bill of his own.

An expected conference recently between treasury representatives and New York bonding business men on the subject of bonding for government personnel and related legislation has not materialized, which may delay a settlement of the matter.

Demonstration Given of Automobile Devices for Disabled Drivers

NEW YORK—Encouraging progress in enabling disabled service men to operate automobiles was demonstrated here at a conference on driver education sponsored by the New York University center for safety education. Disabled soldiers from nearby Halloran Hospital drove various types of car with comparative ease.

There was particular interest in a device centralizing controls in a single lever attached to the steering column which it was said would permit a man with no legs and only one normal arm to operate a car safely. This device was demonstrated on a Ford automobile and it is understood that the Ford company will attach necessary compensating devices to make cars usable for disabled veterans purchasing Ford cars.

The single-lever control projects from the steering wheel much like a hand throttle control on the old model T Ford. When pushed forward it opens the throttle and engages the clutch. When pulled back it applies the brakes through a mooster mechanism the clutch being also power-operated.

Development of special equipment for disabled persons has resulted largely from the cooperative efforts of the Society of Automotive Engineers and the research of Joseph D. Elkow graduate student at the center for safety education who has spent two years in developing tests to determine the degree of impairment that requires special appliances in order to permit safe operation.

Mr. Elkow has recommended to the state motor vehicle departments that they have special licensing experts trained to handle the licensing of disabled persons. One of the things that has to be borne in mind is that some disabilities are progressive. For example a person who has suffered one amputation because of diabetes may have to have another one in which case a permanent license should not be issued but only one subject to later checkup.

The problem of highway safety for disabled veterans has been a subject of some concern to insurers and others interested in accident prevention. The need has been seen for objective tests which would measure ability to drive a standard car and also what compensatory devices are necessary for various types of disability. Without such standards it has been feared that there would be considerable political pressure put on state motor vehicle departments and legislators to permit many disabled persons to drive who for their own safety and that of others should either not be allowed to drive at all or only in specially modified cars.

The redbook of accident and health policy data—1945 Time Saver. \$4 from The National Underwriter.

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ACCIDENT AND HEALTH

No. Am. Accident Gets \$70 Million Life Reinsurance

North American Accident of Chicago which recently took steps to enter the life insurance arena has reinsured the business of Eureka Maryland of Baltimore. This

starts North American off with a portfolio of \$70 million life insurance. Eureka Maryland had been owned since 1943 by Farm Bureau Life of Columbus, O.

North American receives assets of about \$13, 150, 000 in the reinsurance and assumes reserve obligations of \$7, 750, 000. Premium income on this block of business runs about \$1, 370, 000.

North American Accident will conduct all its life insurance

operations from Baltimore in the Eureka Maryland building.

Companies to Participate in Wis. Medical Plan

MILWAUKEE--A voluntary plan of prepaid insurance for surgical and hospital care, involving a cooperative effort between physicians and insurance companies licensed in Wisconsin, will be considered by the house of delegates of the Wisconsin State Medical Society meeting in Milwaukee Oct. 20-21. A special committee of physicians has been working on the proposal for more than a year, and the report has been approved by the council of the society.

The plan, according to Dr. H. H. Christofferson of Colby, committee chairman, will provide for complete protection against the costs of surgical care and certain associated services for those earning less than \$3, 120 annually. The policy will also be sold to those in higher income levels but without the full protection guaranty. Liberal provisions are included for hospitalization for surgical, medical and obstetric cases. The Wisconsin plan is believed to be the first to utilize a program sponsored jointly by physicians and insurers.

Green Resumes Former Hoosier Casualty Post

C. Norman Green has resumed his former post as manager of the accident and health department of Hoosier Casualty, which he held prior to entering military service in 1942. Meanwhile, I. A. Weaver has been in charge. Mr. Green was a classification specialist in the army air force and after transfer to inactive duty was a salary stabilization analyst with the Allison division of General Motors. He went with Hoosier Casualty in 1921. He is past president Indianapolis Accident & Health Association, past secretary Health & Accident Underwriters Conference and on the executive board of National Association of Accident & Health Underwriters.

Conn. General Eases Rules on Travel, Flying

Connecticut General Life has liberalized its underwriting of A. & H. cover for those contemplating foreign travel. It is pre-

pared to consider civilians traveling anywhere except Asia. Present policyholders who plan to travel abroad can usually have the coverage of their existing contracts continued.

At the same time Connecticut General will issue accident insurance with world-wide ground coverage to airline personnel and is automatically removing territorial limitations from existing policies.

Passenger flying cover for airline personnel has been liberalized to cover riding within the North American mainland as a passenger in any powered civil aircraft of U. S. or Canadian registry having a certificate of airworthiness and operated by a licensed pilot, or while riding as a passenger anywhere in the world in a passenger aircraft operated on a regularly scheduled passenger trip over its established route.

Boyd Is A. & H. Production Head in Chicago Branch

Everett C. Boyd has been appointed superintendent of production in charge of commercial accident and health and non-cancellable accident in the Insurance Exchange branch of Continental Casualty in Chicago. He has been superintendent of production for western Pennsylvania at Pittsburgh. He formerly operated his own life and accident-health agency at Atlantic, Ia., joining Continental Casualty in 1943. He was agency supervisor in Iowa and Illinois before going to Pittsburgh.

OHIO A. & H. SPEAKERS

Speakers at the annual meeting of the Ohio Association of Accident & Health Underwriters in Columbus Nov. 2 will include R. J. Costigan, Business Men's Assurance, Kansas City, president of the National association; E. H. O'Connor, executive director Insurance Economics Society, on social and economic aspects of the proposed expansion of the social security law, and Henry S. Stout, Dayton, president Ohio Association of Life Underwriters.

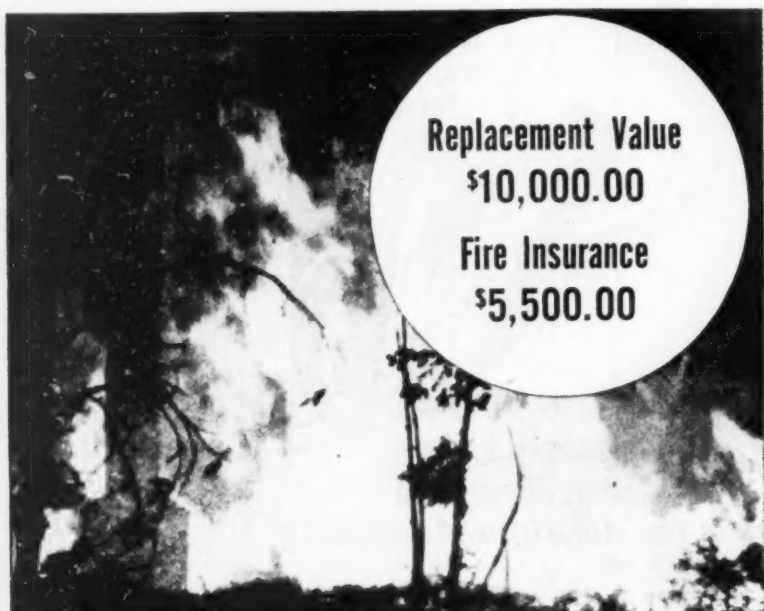
PIONEER LIFE ENTERS A. & H.

Pioneer Life of Rockford, Ill., which heretofore has written life insurance exclusively, is preparing to enter the accident, health and hospital field. Its charter has been amended accordingly. The management intends to develop an industrial business through debit agents.

HOLT REJOINS INTER-STATE

W. J. Holt, recently released from the army, has rejoined Inter-State Business Men's Accident & Health Association in Ohio. He is a former president of the Peoria (Ill.) Accident & Health Association.

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CHANGES

Petro American Auto Production Supervisor

American Automobile has created a new position in the Chicago branch office—supervisor of production—and has appointed Edward F. Petro to the post.

He has been with the company in Chicago 10 years and in the insurance business there 18 years. He started as office boy with Rollins-Bardick-Hunter Co. and after six months became office manager of the Fred J. Klassen brokerage office.

He remained there, handling all details of the business, more than six years, then went with Chicago branch of American Auto in 1935 as a rating clerk. Later he became a junior underwriter, and then underwriter. For some time he has been in full charge of the Chicago counter, servicing agents and brokers. In addition, for a number of months he has been doing special agency production work, taking over the entire south side of Chicago.

O'Connor Resigns Chicago Post, Peerless Casualty

John H. O'Connor, resident vice president of Peerless Casualty in the Chicago branch office in charge of fidelity and surety, has resigned. He now is in St. Joseph's hospital there undergoing observation and treatment for an arthritic condition which followed an attack of coronary thrombosis some months ago. A. J. Helmick, resident vice-president in charge of reinsurance, now is handling the office. Mr. O'Connor has his personal production, being a licensed broker, and expects to continue this activity.

SMITH TO NATIONAL SURETY

Paul C. Smith has been appointed special agent of National Surety for Indiana. His first insurance connection was with the United States Fidelity & Guaranty for which he was special agent in Indiana for 14 years. For the past year he has been Indiana special agent of Royal Indemnity.

MAJ. BOLES RETURNS

Maj. Allen E. Boles has been released from the army and has resumed his duties as assistant secretary of General Reinsurance.

RUH JOINS NATIONAL SURETY

W. Ruh, who was formerly with the Pittsburgh office of Travelers, has resigned to become a special agent of National Surety in northern New Jersey, with headquarters in Newark.

BLAIR RESUMES DETROIT POST

Harry L. Blair, recently released from service, has been re-

appointed casualty, fidelity and surety field assistant of Travelers in Detroit. He was in the maritime service.

SCATTERGOOD IN BUFFALO

A. F. Scattergood is the new Buffalo manager of Aetna Casualty succeeding the late William T. Gosert. He has been with Aetna at Buffalo since 1922 and has been assistant manager since 1929.

Reduce North Carolina Rates Average of 1.2%

RALPH, N. C.—An average overall reduction of 1.25 in workmen's rates, effective Oct. 1, is announced by Commissioner Hodges.

Some classifications on which experience has been particularly bad show a slight increase but on others with favorable experience reductions range from 15 to 25%.

TARR IS BOSTON PRESIDENT

Charles H. Tarr, Protective Indemnity, was elected president of the Association of Casualty Underwriters of Boston; James E. Rooney, American Casualty, vice-president; C. L. Graham, Aetna Casualty, secretary, and John H. Baldwin, Massachusetts Bonding, treasurer. E. L. Bouchie, H. G. Anderson, G. W. McGowan and C. P. Thornton were elected to the executive committee.



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Adopt Higher B. I. and P. D. Rates in Washington

SEATTLE--Bureau and non-bureau casualty companies, effective Oct. 18, adopted increased automobile B. I. and P. D. rates in Washington under the classification of use plan. All stock companies operating on the agency plan appear to have fallen in line with the new rate program. According to a table based upon 1941 pre-gas rationing rates, which was filed by the National Bureau, the new rates represent --18.8% for class A1; --6% for class A and--5.8% for class B. For property damage: plus 7.5% for class A-1; plus 18.3% for

class A and plus 16.6% for class B. For both coverages combined, the revised rate level averages 2.5% less than the pre-rationing rate level.

TEST OF NEW VA. LAW

RICHMOND--A petition for mandamus against C. F. Joyner, Jr., Virginia motor vehicle commissioner, has been filed by Benjamin R. Wood of Richmond as the first test case of the Virginia motor vehicle safety responsibility act. Wood stated that he was refused license plates for his car until he filed proof of financial responsibility. He asserted that he had committed no violation of the safety responsibility act between the time

the act became effective Jan. 1, 1946, and a date three months later when he was refused a license.

BISSELL BUFFALO PRESIDENT

The Casualty & Surety Club of Buffalo has elected as president Leonard Bissell, Armstrong-Roth-Cady Co., vice-president, David C. Seager, Maryland Casualty; secretary, A. E. Knecht, Fidelity & Casualty.

Directors are A. Y. Dow, Hartford Accident, and William Kimbly, Ramsey, Read & Kimbly.

TENN. DEALER FIGHT

A fight is under way in Tennessee on the licensing of auto dealers as agents for Motors. Hearings are being held before Commissioner McCormack on the applications of 104 dealers. Two petitions have been filed for court action to review the action of the commissioner in refusing to issue licenses.

ROTHERMEL REJOINS AGENCY

Charles T. Rothermel, Jr., nephew of Sam. A. Rothermel, partner in the Moore, Case, Lyman & Hubbard agency of Chicago, has returned after 24 years in the army and has gone with the life department associated with R. B. Kegley, manager, in sales and supervision work. The agency is general agent of John Hancock Mutual Life. Mr. Rothermel has been a first lieutenant in the army air force stationed in administrative work at Louisville. He was with the agency before entering service for eight months after attending Dartmouth.

WARREN RETURNS

Capt. L. Milton Warren, who served in the army in the Mediterranean theater 25 months, has returned to the Van Schaack & Co. agency, Denver, as assistant manager of the insurance department.

FIRE ASSN. EXTRA

Fire Association has declared an extra dividend of 25 cents a share in addition to the regular semi-annual dividend of \$1.25 a share, payable Nov. 15 to shareholders of record Oct. 16. This brings total dividend payments for the calendar year to \$2.50 per share. Chairman O. E. Lane announced that the company expects to maintain this rate, predicated on earnings and general conditions.

1946 DIRECTORY

The American Association of Insurance General Agents has issued its 1945-46 directory. It is distributed by the office of the secretary, H. C. Stebbins, 1010 Gas & Electric building, Denver.

W. L. Braerton of Braerton, Simonton, Brown of Denver, addressed the Insurance Women of Pueblo on the 1948 standard fire policy and legal liability insurance.

Williams New President of Richmond Exchange

Martia B. Williams, Davenport Insurance Corporation, is the new president of the Insurance Exchange of Richmond, succeeding Theo. W. Kelley, who becomes a director. Mr. Kelley recommended that by-laws of the exchange be revised in view of the famous S. E. U. A. decision. He urged continuance of the administration plan for handling city insurance and the joint annual dinner with the Virginia Field Club and the Casualty & Surety Underwriters Association of Virginia. He also recommended an increase in annual dues from \$15 to \$35.

J. Davis Ewell, Gibson, Moore & Sutton, was elected vice-president and Esther Arledge, secretary. New directors are John E. Woodward, Stuart Ragland, Giles M. Robertson, E. D. Turner, Jr., and W. H. Sanders, Jr.

ELDRIDGE NAMED

A. T. Eldredge, former assistant cashier and trust officer of the Florida National Bank & Trust Co., has been elected secretary and assistant treasurer of Langford & Ledbetter, Miami insurance agency. Mr. Eldredge recently was discharged as a lieutenant from the U. S. N. R. He succeeds J. A. Belcher, who recently became secretary-treasurer of Belcher Oil Co., Miami.

FIREMEN'S RAISES DIVIDEND

The dividend of Firemen's has been increased from 20 cents a share to 25 cents a share, semi-annually. Dividends will hereafter be on the basis of 50 cents a share annually.

MAJ. WRIGHT IN FIELD AGAIN

A. S. Wright has been released from the army engineers corps with the rank of major and has returned to Hartford Fire in the Florida field. While he was away his place was taken by H. M. Mathews, who now takes an important position in the headquarters of the southern department.

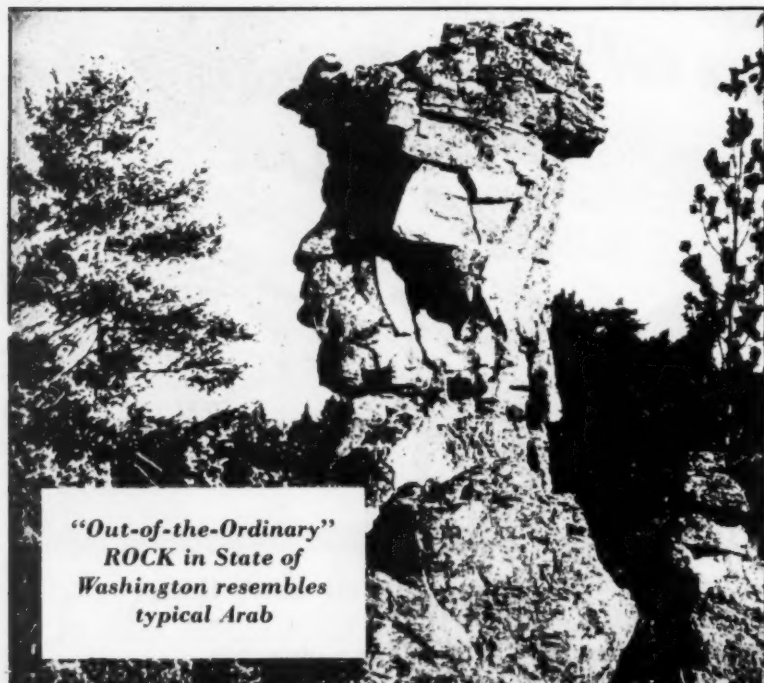
BROKERS MEET

State Insurance Director N. P. Parkinson of Illinois addressed the Illinois Insurance Brokers Association in the Chicago Board auditorium at 2 p.m. Oct. 16.

MC KEEL BACK IN FLA.

S. G. McKeel, returned from army duty, is again on the job as special agent for Great American in Florida with headquarters at Lakeland.

A. S. Wright, Jr., 34 years in the army engineering corps; has been discharged and is resuming his post as special agent in Florida for Hartford Fire. He entered service as a lieutenant and advanced to major. Herbert M. Mathews, who has been helping out in the Florida field, is returning to the southern department office at Atlanta to assume other duties.



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Drop Wartime Collision Credits Even Though N. Y. Approval Is Refused

Despite the New York department's refusal of the request of the National Association of Automobile Underwriters that wartime credits of 20% and 10% on collision rates be dropped for A and B card drivers respectively, some companies are going ahead and doing this without authorization. There have been some reports that this was being done and this week a car owner came into the New York department's New York City office to complain that his rate had been increased about one-half, this being the result of the 35% rate increase authorized last spring and the removal of motorist's 20% credit.

It is understood that the companies that are dropping the rate credits are doing so on the ground that since no one has a ration book, no ground exists for allowing a discount from the C rate on new or renewal business.

Another conference between department and N. A. L. U. representatives is scheduled. All other states have agreed to removal of the ration credits.

Approval of the new rates has been obtained in the rate regulated states of Illinois and New Jersey.

RECOGNIZE INSURANCE COST

WASHINGTON--Insurance of relief packages of food going from friends or relatives to persons in foreign countries is recognized by OPA as a factor, with others, warranting retailers shipping such packages to add 50 cents to the ceiling price of package to cover extra costs of shipment, delivery, etc.

Honor G. A. L'Estrange

Wisconsin National Life agents are staging an appreciation month drive in October for G. A. L'Estrange, vice-president and agency director. A goal of \$1,800,000 new life business and \$12,500 in accident and health premiums is set. Special war bond awards are being offered.

John Benedict of Centralia, Wash., is the new president of the Lewis County Association of Insurance Agents. D. W. Monfort has been elected secretary.

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Ward Forms Adjusting, Law Partnerships

Frederick J. Ward, Detroit insurance attorney, has formed two new partnerships. Mr. Ward and Robert E. Plunkett have formed a law partnership to be known as Ward & Plunkett, specializing in insurance company representation. The other firm will consist of Mr. Ward and William H. Sheppard, as Ward & Sheppard, insurance adjusters.

Mr. Ward has practiced law in Detroit 30 years and has always specialized in insurance company litigation and adjustments. Mr. Plunkett, and Mr. Sheppard have been associated with him 25 years.

N. Y. A. & H. CLUB PARTY

The Accident & Health Club of New York will celebrate its 20th anniversary Oct. 23 at Fraunce's tavern, New York City, at 6:30 p. m. Appointment of a nominating committee and entertainment will constitute the program.

Heer with Commercial Union

Lyle A. Heer has been appointed special agent for the Commercial Union group with headquarters at 801 Tribune Telegraph building, Salt Lake City. His territory is Utah and southern Idaho. He succeeds Robert L. Salmon who recently resigned to enter the general agency business, operating as the Agency Company. Mr. Heer for 19 years has been assistant chief examiner for the Utah Survey & Rating Bureau with headquarters at Boise, Ida.

Heer Transferred to Spokane

D. V. Heer, special agent for the Phoenix of Hartford group, has been transferred from Salt Lake City to Spokane, where his office will be in the Sherwood building. He will travel Montana, northern Idaho and eastern Washington.

T. W. Booth has joined the head office staff of the Commercial Union group, associated with D. B. Sherwood, general adjuster, in the claims department. Mr. Booth majored in insurance at the University of Pennsylvania and secured his law degree from Fordham. He has been a special agent of the F. B. I.

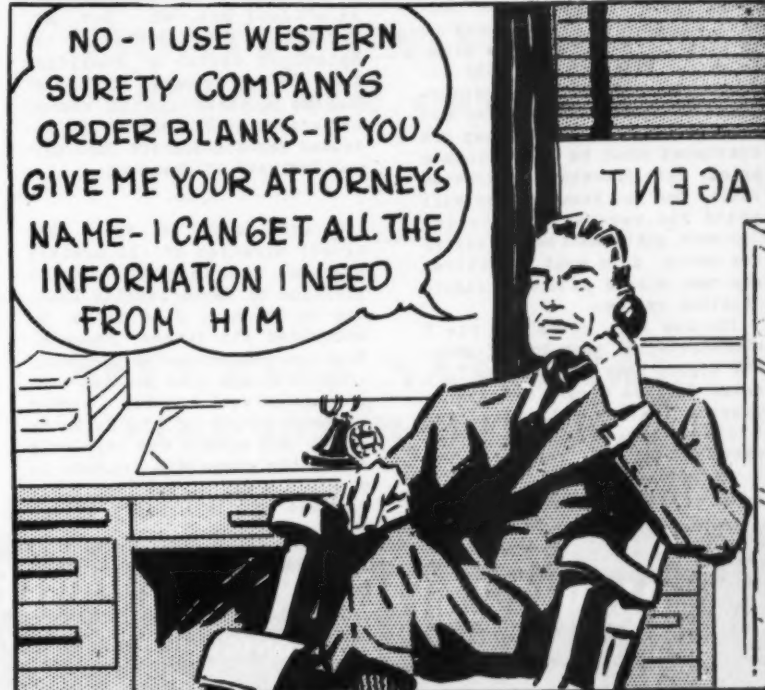
Douglas W. Orr, architect, has been elected a director of Security of New Haven.

Currey Pacific Coast Manager

Charles E. Currey, executive assistant manager of the Pacific department of the joint office of Boston, Old Colony, National Union, Providence-Washington and Anchor since Jan. 1, 1945, has been appointed Pacific Coast manager of the group.

Mr. Currey has a fine background of experience. Born in Saginaw, Mich., his family moved to Kansas and he graduated from Washburn College at Topeka in 1923. That year he came associated with Henley & Scott, general agents, as special agent at Los Angeles, becoming branch manager in 1928 and remaining in that capacity until 1933. In that year he joined the group with which he is now associated as manager of the southern California department at Los Angeles, later being transferred to San Francisco.

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OLDEST BONDING COMPANIES**

New Auto Rates Introduced in Open States

(CONTINUED FROM PAGE 27)

ing policies that have been written up in advance. It might also be considered as a realistic procedure, because in the past there has been considerable winking at policies written up ahead of time when a rate increase is put into effect. More often than not, agents know when a rate increase is in the offing and many of them make a practice of renewing their business well in advance in the hope that companies will not insist upon reprocessing such risks and collecting the additional premium.

In the regulated states the new B rates for B. I. are at a level somewhat less than midway between the wartime C card rate and the pre-war B rate. The new B rate for P. D. is just about the same as the pre-war B rate for P. D.

Provide Temporary Relief

Although most of the company people believe that the automobile experience is destined to be such as to justify even higher rates, they recognize the undesirability from a public standpoint in trying to put into effect at one stroke what they are convinced must be the ultimate price. This increase will provide relief for the insurers and will avoid the necessity of taking too much punishment before crying for mercy. Also most executives are open minded as to the classification system.

The new P. D. rates for the B classification seem to run about 50% higher than the wartime P. D. rates for the C card motorists, whereas the new B. I. rates for B class run about 28 to 35% ahead of the B. I. rates for the C card driver during the war.

One of the important automobile

writing companies estimates that the net overall effect of the new private passenger rates will be to produce a premium increase of about 20%. It is difficult to make such a projection because of the lack of close statistics as to the division of business during the war period as between A, B, and C, and because of the fact that there could be only an approximation of the proportions of the post-war A-1, A and B classifications. This company, in estimating that the effect of the rate changes to produce an increase of 20%, used the assumption that 40% of the cars would fall in A-1, 40% in A and 20% in B.

A "must" for every A. & H. man's library—"Planned Salesmanship," by Cousins. \$3.00 from National Underwriter.

PERSONALS

James S. Kemper, of Chicago, chairman of the Lumbermen's Mutual Casualty and head of the Kemper Insurance group, and Mrs. Kemper have issued invitations to the marriage of their daughter Mildred to Rev. M. E. Terrill at St. Luke's Church, Evanston, 11 o'clock Oct. 20. Rev. Mr. Terrill is now a rector of the Episcopal church at Hamilton, Tex. He was formerly located at Dallas and during the summer officiated at Ft. Worth. He attended Western-Seabury Theological Seminary at Evanston.

G. Lynn Scott, 46, since 1922 agency director of the monthly premium accident and health division of Massachusetts Bonding in Chicago, died there. He succeeded his father, James S. Scott, a veteran in the business, in the Chicago post and had been associated with him for a number of years prior to his father's death. His agency was regularly among the company's leaders in production and in 1937 Lynn Scott was one of the winners of the

president's award for outstanding achievement. A son, G. Lynn, Jr., is in the army in the Philippines.

H. L. Kessacott, director of public relations of the Kemper group, has been elected secretary of American Motorists. He has been secretary of Lumbermen's Mutual Casualty and National Retailer Mutual.

"Books" Forced to Pay Surety Amount of Embezzled Funds Used to Make Bets

TRENTON — John Benevento of Hackensack, N. J., who was identified in court records as a professional gambler, has been ordered by New Jersey's highest Mutual, the court of errors and appeals, to pay \$18,813 to Hartford Accident to reimburse it for money it paid out on a bond covering George Mabie, a teller in Hackensack Trust Co., who embezzled the money from the bank and placed it with Benevento, a bookmaker, in horse racing bets.

The ruling upholds a Bergen county circuit court judgment against Benevento who contended he did not know the money was stolen when he accepted it from Mabie for racing bets.

Justice Heber in the court's opinion stated that whether Benevento was a witting or unwitting participant in the thefts there was no equity whatever in his position, that he plied his trade in flagrant disregard of the law and acquired no title to the stolen funds. The court voted 13 to 0 on the decision.

Justice Heber said that the radically disproportionate increase in the amount of the daily wagers, after substantial losses over a period of time, was warning enough to Benevento and that he had reasonable cause to believe that the teller was not possessed of the means to make daily wagers ranging from \$200 to \$1,050.

M. F. A. Mutual Elects Officers

COLUMBIA, MO. — F. V. Heinkel, president of the Missouri Farmers Association, has been named head of the newly organized M.F.A. Mutual Insurance Company sponsored by the association. It will have its home office in Columbia. Roy D. Hatcher of Shelbyville was named vice-president and R. J. Rosier of Columbia secretary. The insurance company expects to have about 200 agencies.

Riskless Risk or Too Good for Insurance

E. K. Snider of Lubbock, Tex., submits this story of the riskless risk.

A man applying for insurance. Agent: Do you operate a plane for sky-writing, crop-dusting, exhibition stunts, air races, or ride as passenger?

Applicant: No, I've never been up in a plane and don't intend to.

Agent: Do you drive a truck hauling explosives, butane gas, gasoline, or anything else?

Applicant: No, I don't drive any truck.

Agent: Do you ride bucking horses, race horses, bucking steers, ever bull-dog steers or rodeo stunts, or ride a saddlehorse?

Applicant: No, I have always lived in town.

Agent: Do you ride race cars, motorcycles, bicycle, tricycle, roller skates, ice skates, or a wheel-chair?

Applicant: No, I never even learned to ride a tricycle when I was a boy and do not own a car.

Agent: I'm sorry, Mr. Smith, but our company does not have rates for pedestrians.

Detroit Hospital Council Rejects Slap at Blue Cross

DETROIT—Without a dissenting vote, the Greater Detroit Hospital Council, Sept. 28, rejected the resolution referred to in THE NATIONAL UNDERWRITER of Aug. 2, criticizing Michigan Hospital Service, the Blue Cross plan.

Unanimous defeat of the resolution followed the recommendation of a special committee which had been appointed to consider the matter. The resolution had been given wide circulation by some that sought to make it appear that Detroit hospitals were withdrawing support from the Blue Cross plan.

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PACIFIC EMPLOYERS INSURANCE COMPANY

VICTOR MONTGOMERY, President

A Capital Stock Casualty Insurer

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COURT ACTS

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Mich. Mutual Opens in Chicago Wareham Is Named Manager

Michigan Mutual Liability has opened a branch office at 120 South LaSalle street, Chicago, and has transferred James P. Wareham from the Detroit head office as manager. He will soon name a claim manager and workmen's compensation supervisor. His office will have supervision over northern Illinois, where the company heretofore has not operated, although it has done some business in southern Illinois through the St. Louis branch since 1941. The Chicago branch at present will confine itself largely to Cook county and surrounding areas but plans later to extend operations as far as Decatur.

Mr. Wareham has been with the company 17 years, his entire insurance experience. He was assistant manager of the automobile department at the home office 24 years, previously having been district manager at St. Louis, supervisor at Indianapolis, a salesman in Detroit and with the underwriting department.

COURT ACTS ON WRITS

WASHINGTON--The U. S. Supreme Court granted petition for certiorari to permit review of lower courts' decisions in Docket 142 involving American surety, denied the writ in 179, Standard Accident et al vs. the United

States; 268, Leithausser vs. Hartford Fire; 324, Globe Indemnity vs. Gulf Portland Cement Co. In 222, Defense Supplies Corp. vs. United States, in which lower courts have said insurance underwriters are the real parties at interest, the court granted motion to substitute Reconstruction Finance Corp. as party petitioner but denied certiorari.

Fresh Special Agent for Ohio Farmers Indemnity

E. K. Schultz & Co., general agents at Philadelphia for Ohio Farmers, Ohio Farmers Indemnity, Millers National and Illinois Fire, has appointed Charles M. Fresch special agent for Philadelphia, eastern Pennsylvania and New Jersey for Ohio Farmers Indemnity. He will supervise production of automobile casualty and general casualty business.

Mr. Fresch entered insurance in 1923 at the home office of the North British group after attending the Naval Academy at Annapolis. Since 1927 he has been in casualty insurance, first as special agent for Aetna Casualty in Philadelphia, later as field supervisor in eastern Pennsylvania for Great American Indemnity and since 1940 as special agent and later manager for Trinity Universal in middle department territory.

Half Billion Highway Bill

WASHINGTON — Unanimously, the House has passed a resolution authorizing \$500 million appropriations for highway construction work during the present fiscal year expiring June 30, 1946. This would carry out the first third of a \$1½ billion federal road construction program heretofore authorized by Congress for the 3-year post-war period. The federal funds would be matched by the states, thus

doubling expenditures. Of the annual \$500 million federal contribution, the law provides \$225 million for federal aid highways, \$150 million for secondary roads, and \$125 million for urban roads.

Hansmann Analyzes Surety Future

W. H. Hansmann, vice-president of Fidelity & Deposit in charge of the Chicago office, addressed the first fall meeting of the Surety Association of Minnesota in Minneapolis. He talked on post-war possibilities for the surety business, emphasizing the comprehensive dishonesty, disappearance and destruction policy.

Issues Non-Can Policy

North America Assurance of Richmond, a pioneer in hospitalization insurance, is putting out a non-cancellable accident policy paying up to \$2,000 and costing as little as \$11 per year. It covers all accidents including commercial

aviation. It is issued from ages 3½ to 75½ and is renewable thereafter. Surgical fees up to \$100 and hospital room up to \$7 per day are included.

Sick Leave Plans Increasing

WASHINGTON—The national war labor board has affirmed a directive of its first regional board at Boston liberalizing a sick leave plan in existence at American Oil Co., Boston. Board industry members dissented.

Under the order, sick leaves may accumulate from year to year to a maximum of 30 days. The plan before modification allowed 15 days sick leave annually after a year's service with no accumulation of leave thereafter. The board said the new plan conforms to industry or area practices in the oil business in New England.

The increase in sick leave plans may have an effect on group disability covers.



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**AMERICAN
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DECEMBER 31st, 1944

CAPITAL	\$2,000,000.00
Surplus	8,296,510.25
Surplus to Policyholders	\$10,296,510.25
Voluntary Contingency Reserve	750,000.00
Reserve for Losses	6,416,800.46
All Other Liabilities	4,004,240.19
TOTAL ADMITTED ASSETS	\$21,467,550.90

NOTE: Securities carried at \$503,479.61 in the above statement are deposited as required by law.

CASUALTY • FIDELITY • SURETY
Re-Insurance

WALTERS TO SAN FRANCISCO

Sydney W. Walters, who has been with Maryland Casualty's claim department in different parts of the country for 15 years, has been transferred to San Francisco as assistant manager, under E. F. Kraemer, manager. J. L. Deviance, who has been an adjuster in the office, has been appointed superintendent of claims.

WANT ADS

WANTED — AGENCY SUPERVISOR

Experienced agency man with executive ability for casualty and surety company doing nationwide business. Excellent opportunity for right man. Reply in confidence, giving age, qualifications, educational background, salary requirements and territory preferred.

Box D-29, The National Underwriter
175 W. Jackson Blvd., Chicago 4, Ill.

WANTED
PRODUCTION MAN

Experienced representative for development of casualty and surety business with company doing nationwide business. Excellent opportunity. Reply in confidence, giving age, qualifications, educational background, territory preferred and salary requirements.

Box D-30, The National Underwriter
175 W. Jackson Blvd., Chicago 4, Ill.

CASUALTY CLAIM MAN AVAILABLE

9 years experience with nationally known organization. Age 35. Single. Qualified to handle all types casualty claims. Excellent reference. Address D-33, care The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

WANTED LIABILITY INSURANCE UNDERWRITER

To supervise office work in large local agency. Salary \$200 to \$275 monthly in keeping with applicant's experience. Excellent future. Must be familiar with rate manuals and accurate in arithmetic. Write at once, giving details of experience, to CPG, Box 1014, Jacksonville 1, Florida.

WANTED TO BUY INSURANCE AGENCY

Man, 49 with 20 years experience in casualty and surety underwriting and producing of all lines of insurance wishes to purchase a well established insurance agency or the business to a retiring partner in a prosperous agency. Address D-35, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

AVAILABLE

Insurance executive experienced in casualty and surety underwriting and producing will be available about Dec. 1st. Capable of managing Branch Office or Agency. Only a location west of Chicago will be considered. Address D-34, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

WANTED

One Casualty Underwriter and two Special Agents—by Texas Branch Office of prominent eastern company. Address D-20, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

R. C. Mead, State Farm Actuary, Dies

Robert C. Mead, actuary of State Farm Mutual Automobile, and one of the most prominent men engaged in legislative and departmental activities, died at Brokaw hospital, Bloomington, Ill., after an illness of two months. He was 43.

Mr. Mead had been especially active in the councils devoted to considering the future of rate regulation in the light of the S. E. U. A. decision and public law 15. He was a leader in the organization recently of the National Association of Independent Insurers and was its secretary. He was a director of the National Association of Mutual Insurance Companies.

Burial was at Youngsville, Pa., his birthplace. He attended University of Michigan and Columbia and was connected with the National Bureau of Casualty & Surety Underwriters from 1925 until he joined State Farm in 1934. He was assistant manager of the bureau's auto department when he resigned.

He was chairman of the governing committee of the Illinois automobile assigned risk plan.

W. Herbert Stewart Bows Out of Ill. Association Work After 25 Years

One of the veterans of the Illinois Association of Insurance Agents bowed out of association work at the conference at Peoria. W. Herbert Stewart of Stewart, Keator, Kessberger & Lederer, Chicago, said that because of the press of other duties and his desire to make way for other agents newer to organization work he would like to be relieved of his duties as state national director, the post he occupied during the year.

Mr. Stewart's activities on behalf of the Illinois association have extended over a period of 25 years, covering his career in the business as an agent. He has been in insurance a total of 48 years. He is past president of the association and has filled all of its other offices at one time or another. Throughout the years he has spent a great deal of time and effort promoting the best interests of the agents and the business, and giving generously out of a vast store of experience, judgment, and sound reasoning.

Albert P. Schryver, 45, resident manager at Milwaukee of Liberty Mutual for 10 years, died there after a short illness.

Bruce C. Heath, formerly with Sheffer-Cunningham, Wichita, has opened an adjusting office at Abilene, Kan. in the Case building. He is offering complete company adjustment service in north central Kansas.

James R. Callahan, who has just returned from two years in the army, has joined the claims department of Preferred Accident in San Francisco. He has been in claims work 20 years.

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INSURANCE NEWS BY SECTIONS

MIDDLE WESTERN STATES

Mo. Committee Appointm'ts Listed

George F. King of Columbia, president of the Missouri Association of Insurance Agents, has announced his committee appointments.

On the executive committee are: Harry Gambrel, Kansas City, chairman; George F. King, Columbia; Speed Warner, Kansas City; John Barclay, Mexico; W. E. Walker, Cape Girardeau; O. D. Prowell, St. Louis; John J. O'Toole, St. Louis; B. G. Gregory, St. Louis; L. E. Bright, St. Louis; W. Ayton Cox, St. Louis; William D. Huff, Springfield; Otto Westerfeld, Kansas City, and Clifford Jackson, Mountain Grove.

Other committee chairmen are: Rules and forms, L. E. Bright, St. Louis; fire prevention, W. A. Cox, St. Louis; membership, Edmund Boyce, St. Louis; accident prevention, W. D. Huff, Springfield; finance, Oden Prowell, St. Louis; legislation, J. J. O'Toole, St. Louis; publicity and education, Otto Westerfeld, Kansas City; rural agents, Clifford Jackson, Mountain Grove; casualty, H. F. Warner, Kansas City.

Sabin Heads American's Enlarged Rockford Office

The American group at Rockford headquarters of the western department has opened an enlarged and broadened Rockford city department. The post-war outlook and the increasing demands of the marine and automobile business is responsible for the move to improve facilities for Rockford agents of the company.

Shaler G. Smith will continue to supervise fire and allied lines and Fred H. Sabin, marine and automobile, Dewitt Barningham and Miss Mary Ellen St. John will continue in their present efficient capacities.

Mr. Sabin has been state agent at Omaha since 1936, for Nebraska and western Iowa. He has six years of field service in Illinois and Minnesota before joining American. He has had considerable experience in inland marine problems, particularly the sales field.

Company Men May Solicit, Not Close Mich. Business

* LANSING, MICH.--Salaried employees or officers of insurers licensed in Michigan may solicit insurance or help in soliciting business even though they are unlicensed as agents, Commissioner Forbes has been advised by the attorney general's department. They may not, however, actually close insurance contracts.

The commissioner asked specifically "whether or not it is lawful for any insurer to write, place or cause to be written or placed, any contract for indemnity or insurance... from any source... than through an agent duly licensed by the department... to represent the insurer accepting the business" and whether "an officer or salaried employee of an insurer (may) solicit insurance or aid in the solicitation of insurance without being licensed as an insurance agent. The attorney general's opinion holds that, while no insurance actually may be placed except through a licensed agent, "an officer or salaried employee may solicit... or aid in solicitation of insurance without being licensed as an agent but the insurance must be written or placed through a licensed agent."

St. Louis --J. M. O. Monasterio, vice-president, Mercantile-Commerce Bank & Trust of St. Louis and vice-president Bankers Association for Foreign Trade, addressed the St. Louis Board on "Europe on the Threshold of Peace." Guests included E. L. Scheuffler, superintendent of insurance, Owen G. Jackson, St. Louis attorney, who has been named by Governor Donnelly as Mr. Scheuffler's successor, subject to confirmation by the state senate, and Ivan Reinhardt, assistant actuary of the Missouri department. Mr. Scheuffler, who will leave office late this month, was presented a fountain pen and pencil set by the members of the board. Mr. Scheuffler and Mr. Jackson spoke briefly.

SCHUEFLER HONORED AT ST. LOUIS

St. Louis --J. M. O. Monasterio, vice-president, Mercantile-Commerce Bank & Trust of St. Louis and vice-president Bankers Association for Foreign Trade, addressed the St. Louis Board on "Europe on the Threshold of Peace." Guests included E. L. Scheuffler, superintendent of insurance, Owen G. Jackson, St. Louis attorney, who has been named by Governor Donnelly as Mr. Scheuffler's successor, subject to confirmation by the state senate, and Ivan Reinhardt, assistant actuary of the Missouri department. Mr. Scheuffler, who will leave office late this month, was presented a fountain pen and pencil set by the members of the board. Mr. Scheuffler and Mr. Jackson spoke briefly.

MC KAIG BACK FROM ARMY

Jefferson Adjustment Bureau announces the reappointment of Clifford S. McKaig to the staff of their Detroit office. Mr. McKaig for the past 2-1/2 years has been connected with army air force special investigation work.

OPENS AVIATION DEPARTMENT

The Fred L. Gray Co. of Minneapolis, has established an aviation insurance department in charge of Lt. Frank Winship, just back from service with the army air corps in the Mediterranean area.

Lt. Philip J. Phillip, Jr., and Gordon P. Phillip, sons of Lt. Comm. Philip J. Phillip, who

is a Detroit local agent, are back in Detroit on their terminal leaves after four years of service in the coast guard. They have served in the north Atlantic on convoy duty and in all the major invasions in the Pacific up to Iwo Jima. Lt. Phillip, Jr. was communications officer on the Leonard Wood, an assault transport, and Lt. Gordon Phillip was in command of LST 22, and he has been awarded the bronze star medal by the navy.

KIRK GETS MIDWEST LIFE

The W. R. Kirk general agency, Topke, has been named Kansas general agent of Midwest Life of Lincoln, Nebr.

N. W. Adams was elected president of the Trumbull County Insurance Board at the annual meeting at Warren, O., Isaac Griffith

of Girard vice-president; Robert J. Wilson, Niles, secretary.

HAMMOND ASSN ELECTS

Hammond, Ind. The Hammond Insurance Agents' Association elected these officers: Charles A. Kaufman, president; William N. Laven, vice-president; Leo Pottlitzer, secretary. Paul Girard, superintendent of the burglary department of Hartford Accident, was a speaker.

COMPANY ADJUSTING SHIFTS

John M. Updegraff, who went to Louisville from Kokomo, Ind., last February as manager of Underwriters Adjusting, has returned to Kokomo. D. W. Patterson, with the firm 18 years, recently at Marion, Ill., has taken over at Louisville, while Griffin Otte, who had been in charge at Kokomo returns to Cleveland.

PACIFIC COAST AND MOUNTAIN

New Washington Rules and Forms

SEATTLE--The Washington Surveying Bureau has adopted a new provisional reporting form rule, providing that the provisional amount on renewal may optionally be based on an average of last year's monthly values. There is a new rule and form for automatically covering additional property and a rule that the flat contents rate shall be charged for contractual or voluntarily assumed liability.

A number of other rules follow recent changes of the Pacific Board, including new agreed amount use and occupancy endorsements and recommended contingent use and occupancy forms.

He has just returned from service in the navy as a lieutenant. He was at one time with the California department as an investigator.

Hoefflin, Jr. Manages Life for Alexander & Alexander

LOS ANGELES--Walter R. Hoefflin, Jr., has been named life department manager for Alexander & Alexander, general insurance firm. He has been in defense work. Previously for nine years he was with Pacific Mutual Life, and then was supervisor for the Phoenix Prouty, Jr., agency of Connecticut Mutual Life here. He is past president Los Angeles Life Supervisors Association, and is a son of General Agent W. R. Hoefflin of Pacific Mutual at Seattle.

Pacific Auto Makes Several Changes in Staff

LOS ANGELES--Pacific Automobile announced these staff changes:

Linn Watts, vice-president and director, resigned. Wm. H. McGee, son of board chairman Wm. H. McGee, becomes vice-president in charge of production. Charles H. Goebel, general counsel, also becomes a director.

Roger D. Babcock was named southern California claim department manager. John T. Butler was promoted to superintendent of compensation claims for all territories.

ROSE WITH RICHARDS & CO.

Harold L. Rose has been appointed special agent in northern California for the Richards & Co. general agency of San Francisco.

Kiesewetter Is London Assurance Special Agent

Estor Kiesewetter has been appointed special agent of London Assurance for western Washington and Oregon, with headquarters in Portland. He served for three years in the navy as chief yeoman.

His insurance career began with the Netherlands in Holland. After five years he came to this country with Groninger & Co., Seattle, as special agent, later opening an office for the firm in Spokane where subsequently he managed the insurance department of John Davis & Co.

Mrs. Daisy Taylor will continue in her capacity as secretary of the Oregon service office and

Miss E. Mader as secretary at Seattle.

ACCOUNTANTS HEAR LEVIT

Bert W. Levit, insurance attorney and former assistant U. S. attorney, spoke on "A Look at California Politics", giving the insurance viewpoint, at a meeting of the Insurance Accountants Association of San Francisco at which fire and casualty company managers were guests.

ROBERTSON MANAGER

R. R. Robertson, who for three years has been a naval officer and previously was Pacific Northwest special agent of Northern Assurance, soon is to be discharged and will become San Francisco metropolitan department manager for that company. He will succeed Peyton Alverson, who resigned to join A. B. Knowles & Co. Lt. Cmdr. Robertson has seen active duty in Alaska and the Aleutians.

ELLIOTT HEADS ADJUSTERS

John Elliott of the St. Paul group was elected president of the Automobile General Adjusters Association of San Francisco at the annual meeting. Grover Wendland, Phoenix-Connecticut group, is vice-president and Frank Ingersoll, National Automobile Theft Bureau, was reelected secretary-treasurer.

MOE TO SAN FRANCISCO

Ralph R. Moe, since 1930 Salt Lake City manager of Fire Companies Adjustment Bureau, has been transferred to San Francisco. He is succeeded by Earl Young of Boise. Mr. Moe recently returned from the Philippines, where he made a survey of war damage losses.

Three members of Fire Association's Pacific department in San Francisco have been elected members of Ancient Firemen, the company's long service organization. They are: Frank Thomas, chief accountant, 36 years; Evelyn Tracey, 33 years; Irving Winterburn, metropolitan department manager, 32 years. They were presented service pins by W. M. ton, Coast manager.

EAST

Sears Specializing in Finance Insurance Field

William O. Sears, who recently resigned as vice-president and director of Resolute Fire, has established a general agency in Hartford specializing in protection for financing institutions.

Mr. Sears will offer not only automobile coverages but also insurance on airplanes, appliances, and credit life, health and accident insurance for bor-

rowers. He has spent more than 20 years with finance insurance and the finance business.

DISCUSS MARYLAND'S

NEW LAW

The Binder Club of Baltimore listened to an address by Maryland's commissioner of motor vehicles, W. Lee Elgin, on the revised and improved financial responsibility law which has been passed by the Maryland legislature and which becomes effective Jan. 1. Following his address-Commissioner Elgin welcome queries and many questions were discussed.

BOSTON MASS. PPF COURSE

BOSTON - The Bay State Club plans a discussion course on the personal property floater before all Massachusetts local boards, consisting of two evening sessions a week apart for each board. The leaders for the classes will meet for preliminary organization in Boston Oct. 22. The course will be given in collaboration with the Massachusetts Association of Insurance Agents. The personal property floater becomes permissible in Massachusetts Jan. 1.

PHIL. PREMIUMS UP 8.1%

For the first six months of 1945, Philadelphia fire insurance premiums, assessable for patrol purposes amounted to \$5,385,227 as compared to \$4,981,557 during the parallel period of 1944. This is an increase of 8.1%.

COOPER JOINS NEWARK AGENCY

Elmer E. Cooper, Newark special agent for American Casualty, formerly with Hardware Indemnity and Commercial Casualty, has joined F. B. Wittel & Co., Newark, in charge of underwriting and office management.

SOUTH

Texas Agents Ask Many Changes

The Texas Association of Insurance Agents has made a number of specific recommendations to the Texas department in the realm of rates and forms.

One proposal is a reporting U. & O. form with an adequate minimum premium.

Another is to review oil and gas well lease properties to determine whether E. C. and wind rates are too high.

The agents recommend a more realistic definition of the dividing line between builder's risk and alterations and repairs cover.

Also requested is a builder's risk flat amount form including materials, equipment and temporary structures.

Clarification of the status of outside signs is asked.

A fair and equitable plan for underwriting E. C. and wind business in view of the heavy losses is requested.

The department is asked to defer action on the proposal that if the premium is not paid in the first 60 days, it be declared earned to date and be not subject to 60 days back cancellation.

The agents seek a standardized rate for errors and omissions and for extra expense cover.

Foster Elected President of Louisiana Bureau

NEW ORLEANS--H. F. Foster, Jr., state agent Automobile, was elected president Louisiana Rating & Fire Prevention Bureau; Claude Hayes was reappointed acting manager. E. S. Waggaman, Royal-Liverpool, retiring president, was elected a director.

Other directors named are: S. G. Peters, London & Lancashire; Alvin Shepherd, general agent; C. E. McCants, F. & G. Fire, and Q. Mary, Northern Assurance.

Acting Manager Hayes reported manpower shortage in rating and engineering but increase in work done. A standard fire policy was adopted and more liberal forms developed for writing dwelling and mercantile risks. Lt. Col. William Bizzell, manager, is on leave stationed in Japan but is expected to return in a few months.

ANOTHER RATE REDUCTION

For the eighth consecutive year insurance rate reduction has been ordered by the Mississippi insurance commission. The current decrease is estimated at 5% as producing an evaporation of \$320,000 in premiums.

The reduction is applicable to all forms of residence property including farm dwellings and unprotected school buildings and contents.

ATLANTA HOUSING TO MUTUALS

ATLANTA--The Housing Authority of Atlanta and the Federal Public Housing Authority placed a line of insurance on six Atlanta housing projects with the Building Owners Federation of Mutual Fire Insurance Companies, covering values of \$8,840,700, the premium on fire and extended coverage for five years being over \$18,000. The business was handled by the Associated Mutuals Atlanta office, of which E. G. Hitt is head.

MARINE

STANLEY CRAIDEN TO CLEVELAND

Stanley Craiden, who has become marine special agent of National Union Fire with headquarters at Cleveland, has been connected with the inland marine department of that company three

years. Recently he has served as special agent working out of the home office and previously had several years experience as an adjuster in the marine field at Chicago. In his new position he will supervise inland marine business for Ohio and Wayne county, Michigan.

HORAN REJOINS GENERAL

Howard K. Horan has been released by the navy after three year's service and has resumed his old post as manager of the inland marine department of General of Seattle at the home office. During his absence, Tom Donegan has had charge of the inland marine department. He has resumed his old duties as inland marine special agent in the metropolitan department at Seattle.

MOTOR

Dallas Auto Dealer Backs Bank and Agent Program

In face of opposition by the Dallas Automotive Trades Association to the bank and agent auto plan the Ben Griffin Auto Company, Ford dealer, has written John A. Barr of the Dallas Association of Insurance Agents and released for general publicity a letter pledging cooperation with agents and banks. The letter states that in 26 years of operation the Griffin company has never compelled or coerced any customer into handling his note and placing the customer's insurance coverages. "This phase of an automobile transaction rightly belongs to the insurance agents and the banks," the letter states. "There is a sufficient margin of profit in the automobile business for us to realize a satisfactory return on our investments and efforts without these profits."

Keep Returns to Meserole Group After Navy Service

C. Russell Keep, secretary in charge of automobile for the Meserole group, has resumed his position after 2½ years of service as a lieutenant commander in the navy. He has had charge of a naval air facility at Dinner Key, Fla., where in 1918 he was an instructor of navy pilots.

GREGORY RETURNS

James R. Gregory, after 3½ years in the navy, returns to "Rough Notes" of Indianapolis for which he was mail sales manager at the time of his induction. He became associate editor of "Rough Notes" Oct. 15.

A graduate of De Pauw University in 1937 with an A. B. in economics he was also editor of "The De Pauw" the university's publication. He made a connection with "Rough Notes" soon after graduation.

Ill. Institute Courses

J. J. Aher

John J. Aher, a man who has been in the insurance business since 1942, is now in the Illinois Institute of Insurance in Chicago. He is also secretary of the Illinois Institute of Insurance, which is a branch of the American Insurance Association. He is also secretary of the Illinois Institute of Insurance, which is a branch of the American Insurance Association.

Mr. Aher is a member of the Illinois Institute of Insurance, which is a branch of the American Insurance Association. He is also secretary of the Illinois Institute of Insurance, which is a branch of the American Insurance Association.

Last week's safety program was provided in the office of the Illinois Institute of Insurance, which is a branch of the American Insurance Association.

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Ill. Institute Links Safety Courses to "Fire Protec;"

J. J. Ahern Is Finnegan Aid

John J. Ahern, former inspection bureau man and special agent who has been in War Department safety work since 1942, has become associated with Illinois Institute of Technology, Chicago. He is assistant to Prof. J. B. Finnegan who has charge of the fire protection engineering department and he also becomes head of a new department of safety engineering. The latter operation has been set up under an endowment of the National Safety Council amounting to \$8,000 a year. Clark Woodward is Mr. Ahern's assistant in the safety engineering department.

Mr. Ahern graduated from Armour Institute in the fire protection engineering course in 1935. Armour was later merged with Illinois Institute. Then he was connected with the Michigan Inspection Bureau until 1938 when he joined North America in the engineering department at Chicago. From 1939 until 1942 he was special agent for North America in metropolitan Detroit and Wayne county. During the war period he served as chief of industrial safety in the office of chief of ordnance with headquarters at Chicago.

Last week a night course in industrial safety was launched as part of the new program and an elective course is being provided in the day school for all engineering students. Also it is Mr. Ahern's intention to try to integrate safety instructions into each department so that the engineers will learn to take account of safety factors in all operations. Another practical project is to clean up the campus itself with the aim of converting it into a model of safety. Eventually, graduate work may be provided for safety engineers who have had practical experience in the field.

Mr. Ahern believes there is an opportunity for insurance companies to utilize the facilities of Illinois Institute in their personnel programs. For instance, army and navy veterans who, prior to the war, may have had minor insurance company jobs and who desire to equip themselves to move ahead to higher levels, might take advantage of the opportunities at Illinois Institute in fire protection engineering and in the safety engineering department and go to school at government expense under the G. I. bill of rights. They must have high school credits to enter.

Haluh Production Manager

Walter Haluh has been appointed production manager in the northern California division of Industrial Indemnity at San Francisco. He was formerly office manager and metropolitan special agent.

He is succeeded in the field by Mark Fields, who has been doing special agency work in both southern and northern California.

Sick Leave Plans Increasing

WASHINGTON—The national war labor board has affirmed a directive of its first regional board at Boston liberalizing a sick leave plan in existence at American Oil Co., Boston. Board industry members dissented.

Under the order, sick leaves may accumulate from year to year to a maximum of 30 days. The plan before modification allowed 15 days sick leave annually after a year's service with no accumulation of leave thereafter. The board said the new plan conforms to industry or area practices in the oil business in New England.

The increase in sick leave plans may have an effect on group disability covers.

DuPage County Agents Elect

The DuPage County (Ill.) Association of Insurance Agents has elected Arthur Guild, Wheaton, president; T. O. Myers, Elmhurst, vice-president; Roy Langan, Wheaton, secretary; and Bert Weller, Elmhurst, treasurer.

Texas Doctors to Promote Medical Service Cover

Initial steps toward fostering medical service policies for the benefit of wage earners below the \$3,600 bracket, are being taken by the State Medical Association of Texas, Dr. Frank Connally of Waco, president, announces.

The doctors of Texas, he said, favor the establishment of economically sound medical service plans to be worked out by the profession and the public with the object of safeguarding public health. They condemn the establishment of government medicine as being definitely burdensome and harmful to the public health and welfare.

The council on medical economics of the association, meeting at Waco, prepared a report to be considered at the next state association meeting which calls for the organization to set up a department to investigate all current health insurance plans offered in Texas, both non-profit and commercial, and list all companies which come up to the required standards. Such lists, when approved, will be available to the public and companies so listed will be permitted to advertise the fact of their official approval.

Suggested standards for insurance companies which must be met in order to win the medical association approval are:

Insurance companies must be solvent. Non-profit insurers shall be as nearly non-profit as is consistent with sound business principles.

Insurance companies should avoid advising subscribers to consult any certain doctor or doctors. Policies should conform to the usage of medical ethics, there should be free choice of doctors, and no interference with the traditional doctor and patient relationship.

Insurers should state on the face of their policies that the amount allowed for medical care does not necessarily cover the charges of the doctor.

Insurers should not provide payments to any hospital for the services rendered the insured by any doctor.

It should be recognized that insurers are at present forced to feel their way in hospital and sickness insurance, and the changes in plans and procedures may be necessary from time to time.

Spectacular Street Car Accident at Cincinnati

CINCINNATI—One person was killed and more than 40 injured when a street car got out of control on the Vine street hill and crashed into an automobile and a standing street car during the morning rush hour. Insurance losses are not likely to be large because the Cincinnati Street Railway Co. does not carry any liability insurance on its street cars. It does carry a \$100,000/\$10,000 excess cover in Lloyds on buses through Marsh & McLennan. The driver of the automobile behind the standing street car was killed instantly when the runaway car crashed into it at high speed, throwing it against the car ahead and thoroughly demolishing it. An explosion and fire resulted, burning the wreckage severely, but passengers on the cars escaped with comparatively minor injuries.

Except for one case each of severe burns, a broken arm, and a sprained wrist, the list of injury claims is not expected to be large, with apparently only one or two accident claims so far reported to insurance companies.

A representative of the Cincinnati Street Railway Company said rapid transit companies did not make a practice of carrying liability insurance on street cars. The premium is calculated on a gross earnings basis and it is believed more costly to insure than to carry the risk on a self-insurance basis.

The company has carried 1,631,000,000 passengers over the past 20 years with only 10 pedestrian fatalities of all kinds. It operates 500 street cars and 275 buses

Conflict on When Interest Starts

BOSTON—There is an irreconcilable conflict between authorities of different states on the liability of sureties for interest, Eugene M. Clesson, surety claim manager Massachusetts Bonding, told the Boston Surety Claim Association. Some hold interest should start from the date of default while others hold that the surety is not liable for interest until refusal to make payment after notice and proof of loss is received.

The weight of authority, particularly in the federal courts, has been that a surety is not liable for interest on third party materialmen or sub-contractors' claims until refusal of demand for payment, although some recent federal cases are leaning the other way.

Liability for interest on a fiduciary bond is generally held

due from the date of default but on public official bonds the surety is liable for interest only after demand for payment, Mr. Clesson pointed out.

WASHINGTON—A new bill concerning bonding of government personnel is HR4289, introduced by Rep. Traylor. It provides that under rules and regulations of the postmaster general, "premiums on all bonds given to the United States by officers and employees in the field and departmental service of the postoffice department shall be paid by the United States."

Other government personnel bonding bills before Congress would provide for Treasury Department purchase of bonds for all bonded government personnel, for a revolving government bonding fund etc.

Frank Mikkelsen, 60, comptroller of Washington National, died suddenly from a heart attack. He joined Washington National in 1917 as auditor and was made comptroller in 1938.



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Albrecht With Hartford S. B.

M. A. Albrecht has been appointed special agent of Hartford Steam Boiler for Indiana with headquarters in Indianapolis. He has been a successful salesman in another line. He is taking the company training course for field men. He succeeds A. J. Wade, who has gone into a local agency in Cincinnati.

Mass. Protective Spokane Change

Fred C. Bowen, general agent in Spokane, Wash., for the Massachusetts Protective and Paul Revere Life for 21 years, retired Oct. 1.

He will continue as special agent and as assistant to T. E. Godfrey of the Seattle agency, who succeeds him as general agent.

Roy W. Smith, resident manager at New York, has been named resident vice-president at San Francisco of Standard Accident. He succeeds J. S. Richardson, who was recently named resident vice-president in charge of the Chicago branch.

Mr. Smith has been with Standard since 1925. In that year, after graduating from the University of Illinois he entered Standard's student training school. In 1926 he was assigned to Detroit branch and in 1927 was transferred to the Michigan claim department. In 1930 he went to New York as a special agent. Later he became assistant manager in charge of production and later was named resident manager.

W. Clifton Squibb who has been serving as office manager at Philadelphia has also been transferred to San Francisco as office manager.

Carolina Casualty of Burlington, N. C., was elected to membership in the Association of Casualty & Surety Executives.

Credit Men's Insurance Course

J. Dillard Hall of U. S. F. & G., chairman of the scope and program committee of the insurance group of the National Association of Credit Men, has sent to more than 500 insurance men members of local credit men's associations an outline of the educational insurance program for such local associations. The program is submitted by the insurance industry group of the National Association of Credit Men, and consists of ten insurance bulletins designed to get an insurance course under way. The educational program is set up on three plans, any one of which may be used. The bulletins cover various insurance lines in a brief manner and will provide a basis for study.

N.A.I.A. Q. & A. on A. & H.

The second set of questions and answers, this one on accident and health, has been released by the educational division of the National Association of Insurance Agents. The questions and answers are based on the examination questions in the N.A.I.A. educational course.

Kummer With Continental

J. W. Kummer, who for some time has managed the insurance department of the Independent Grocers Alliance in Chicago, has gone with Continental Casualty as field supervisor of the group accident and health department. Previously he was a supervisor of group accident and health for American Mutual Liability.

Wilson with Ray Rosendahl

LOS ANGELES—W. Howard Wilson has been appointed assistant manager of the fire department of the Ray Rosendahl Co. general agency. He formerly was a senior surveyor of the Pacific Board and more recently with Johnson & Higgins in Los Angeles.

Gradual Unfolding of Multiple Line Pattern Advocated

(CONTINUED FROM PAGE 3)

operations. All types of production systems are under test. Although the branch office trend is prejudicial to the agency system, he declared, the direction of the development is largely in the hands of the agents, because a branch office cannot be continued without sufficient volume.

Branches, he said, are set up in an atmosphere of helpfulness to agents because often persons who have been operating as brokers become branch office agents receiving higher commissions, office space, etc., or, if they have their own offices, receiving valued assistance in producing and processing business. This relieves the producer of office detail and gives him more freedom for selling. Nevertheless there are but 100 cents to the premium dollar and to superimpose branch office expense on agency commissions, which contemplate the agent operating in his full capacity, makes the expense factor top-heavy.

Branch office companies may be able to operate more economically in the casualty field by reason of the large premium units and lower acquisition costs, but Mr. Bowersock voiced the belief that this can never be true in the fire and marine field with its smaller premium units.

An insurance producer should determine whether he desires to operate as broker or as agent; if he elects the latter course he should be willing to assume the responsibilities that are implicit in the extra compensation.

Excess Loadings Doomed

The rates of the future, he said, will not stand excessive expense loadings. Companies and agents must bow to the inexorable law of economics.

Mr. Bowersock characterized as dangerous the practice of agents placing preferred lines with selective underwriting insurers that offer rate and other inducements and depending upon "old line companies" to handle mine run business. Agents, he said, should not overload those insurers that are willing to carry a fair cross section of the business with a disproportionate share of hazardous lines.

Those companies, he averred, that are attempting to build up preferred business by rate or commission inducements must in due course lose the advantage they have in the classes they have selected for attack and are now attempting to buy a place in the business so that when the day of adjustment comes, they will have a backlog of good business.

Some of Mr. Bowersock's listeners detected in certain of his allusions a possible rebuttal to the famous talk that H. K. Dent, president of General of Seattle, made recently before the Oregon agents annual meeting.

1946 Grand Nest Meeting Is Set

NEW YORK—The annual convention and grand nest meeting of the Blue Goose will take place in New York City Aug. 20-22, according to R. F. Moore, state agent in New Jersey of the Boston, who is general chairman of the convention. It will mark the 40th anniversary of the order and the 25th of the New York City post. R. C. Williams, general adjuster of Hanover, is deputy general chairman. Eighteen committees have been named to handle the various activities connected with the gathering. With conventions having been curtailed during the war years, it is expected that this "victory" gathering will be one of the best in Blue Goose history.

W. J. Montgomery Joins Bruce Dodson & Co.

William J. Montgomery, formerly with the Associated Reciprocal Exchanges of New York City, and later operating independently as an insurance adviser, has joined Bruce Dodson & Co. He will assist in the general management of the Dodson exchanges. He is a well known figure at meetings of the insurance division of the American Management Association. He has been a discussion leader frequently.

Fred G. Krueger, Brokerage Manager of Pearl, Resigns

Fred G. Krueger has resigned as manager of the brokerage department of Pearl, with which he has been associated 10 years. He started with Pearl as assistant western manager in Chicago. From 1925 to 1935 he was a class 1 agent in Chicago and prior to that was assistant secretary of Crum & Forster at New York five years. He traveled Pennsylvania, West Virginia, Ohio and New York for a number of years. His future plans will be announced later. He is a brother of Secretary A. A. Krueger of Millers National.

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